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Preface.

This volume is designed to set forth in concise form the inherent and acquired advantages of San Francisco as a commercial and manufacturing center, and to acquaint the outside world with facts relating to her progress, prosperity and resources. In pursuance of these objects, all available sources of information have been drawn upon, and no efforts have been spared to secure perfect accuracy. If errors occur they are unintentional, and for them indulgence is asked.

COSMOPOLITAN PUBLISHING CO.

J. H. LIGGETT, EDITOR. JULV, 1889.



THE INDUSTRIES

SAN FRANCISCO,

-OF-

CALIFORNIA.

A REVIEW OF THE MANUFACTURING, MERCANTILE, AND BUSINESS INTERESTS

-OF THE-

BAY CITY,

HISTORICAL SKETCH,

-OF HER-

RISE AND PROGRESS.

PUBLISHERS, COSMOPOLITAN PUBLISHING CO., SAN FRANCISCO, CAL.

JONAS D. SAMSON, Manager.

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The Past.

Origin, Early History and Progress of San Francisco.

The marvelous development of California during the past four decades is without a parallel in the history of the world. Within the brief period that has elapsed since the discovery of gold in 1848 are comprehended all those successive phases of civilization through which England has passed in the last thousand years.

The aboriginal inhabitants of this region were a degraded race of marked inferiority. For many ages they had lived and died making no apparent progress.

After the conquest of Mexico by Cortez in 1521, the Spaniards stimulated by securing so valuable a prize, fitted out a number of expeditions to explore the territory lying to the north-west in the hope of finding a wealthy and extensive empire. The first discovery by a white man of what is to-day the Golden State of the American Union, was made in 1542. Cabrillo, a Portuguese navigator, in the service of Spain, sailed along the Coast as far north as Cape Mendocino, but failed to acquire much information regarding the country. Sir Francis Drake visited this inhospitable shore in 1579 and remained more than a month in a harbor now known as Drake's Bay, situated a few miles north of the Golden Gate. A Spanish vessel, the "San Augustine", was wrecked in the same inlet in 1595. Seven years later Vizcaino sailed from Acapulco with three vessels. He anchored one night in Drake's Bay and made a voyage farther north but his explorations are of no great importance.

In the latter part of the seventeenth century the first Jesuit Mission was founded in Lower California. The work of converting the natives was prosecuted with zealous vigor and after enduring many severe hardships and overcoming great obstacles, the Jesuits at length succeeded in establishing missions all over the peninsula. But the political influence of these devotees of the cross involved them in vexatious controversies with the government and in 1767 King Charles III of Spain promulgated a decree banishing the Jesuit order from his dominions. The missions and funds in both Mexico and California were given over to the Franciscan monks, Junipero Serra being placed at their head. This order soon determined to extend the missionary work into Upper California and accordingly two expeditions were sent by sea and two by land to San Diego. One of the former reached its destination on the 11th day of April 1769, at which date began the permanent occupation of California by the white race. The plan of the monks contemplated the founding of a mission at Monterey, and accordingly on the 14th day of July 1769 Captain Portala accompanied by Friars Crespi and Gomez, forty-five other white men and a number of Indians, set out by land to find that port. Through one of those accidents which have played so prominent a part in history the expedition passed by the site of Monterey and late in Autumn discovered San Francisco Bay and the Golden Gate. The ship San Carlos sailed into this body of water in June 1775 and explored it in all directions.

The mission of San Francisco was founded the same year in which was signed the Declaration of Independence. The site was selected in March 1776. The founders took their departure from Monterey June 17th under the leadership of Friars Palou and Cambon. The party reached the mission June 27th and the following day went to the Presidio where all were to live except the friars. The erection of some rude buildings was immediately begun and on September 17th their completion was celebrated with appropriate ceremonies. The mission was formally opened on the 8th of October.

Others were soon established along the Coast and in the midst of fertile valleys. All were conducted upon the same general plan. Each had about 200 square miles of territory set apart for agricultural and pastoral purposes. The mission of San Francisco is said to have possessed in 1825, 76,000 head of cattle, 950 horses, 2000 breeding mares, 84 stallions of choice breed, 820 mules, 79,000 sheep, 2,000 hogs, 456 yoke of working oxen, 18,000 bushels of wheat and barley, \$35,000 in merchandise and \$25,000 in specie. The buildings constructed of adobe and covered with brick tiles were placed near the center of the mission. The most conspicuous edifice was the church, which was built in the finest style the inhabitants were able to command. The altars were ornamented with marble pillars on which were placed various articles of gold and silver, while numerous pictures and hangings adorned the walls. Around the place of worship were grouped the habitations, workshops and store houses of the white people, and the Indian huts were several hundred yards distant. Although the authority exercised over the Indians was thoroughly despotic, the frairs as a rule did not abuse their power and the relations subsisting between these two races of people were on the whole very friendly.

The Presidio, or military post was originally established to assist the fathers in their effort to conquor, civilize and christianize the aboriginal inhabitants. It was surrounded by a square wall twelve feet high, which extended about 300 feet on each side. Within the stockade were a church, several stores and all needed accommodations for the garrison.

The Independence of Mexico was proclaimed by Iturbide in February 1821 and was acknowledged by Spain in August of that year. When this news reached Governor Sola, the executive of California, he summoned the commandants of the four presedios to a junta which met at Monterey on the 9th of April 1822. This first legislative gathering held on the Coast resolved to obey the new government and take the prescribed oath, which was accordingly done, by the junta and the troops April 11th. A constitution was promulgated in Mexico in 1824 by which California became a republican territory.

It was in the year 1835 and at the instance of Figueroa that the village of Yerba Buena was founded. The name was applied to the northeastern extremity of San Francisco peninsula, including Black Point on the north and Rincon Point on the south. Figueroa also established the system of municipal government in the territory, and did much toward improving the condition of the country.

The year 1846 was a notable one. On the fourth of July, Captain John C. Fremont, who had come into this region at the head of a scientific and exploring expedition, issued a proclamation of independence, and declared war against Mexico. On the seventh of the month, Commodore Sloat who had recently arrived on this Coast with the frigate Savannah and another smaller vessel, hoisted the American Flag at Monterey, and proclaimed the territory a part of the United States. This date marks the beginning of the



Bird's Eye View of San Francisco.

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American conquest. The stars and stripes were raised at Yerba Buena next day by Captain Montgomery of the war-sloop Portsmouth. The successful termination of the Mexican war confirmed the Americans in their possession of California.

The first newspaper was published in Yerba Buena, January 9, 1847. On the 3oth of the same month, the name of the place was changed to San Francisco. The population at this time was 469.

Gold was discovered in Coloma, forty-flve miles east of Sacramento on the American river, January 19, 1848. James W. Marshall had contracted with Captain John A. Sutter for the construction of a saw-mill, and was engaged with his men in cutting and widening the tail race. The water of the river was allowed to run through the cut. Marshall was examining the mass of debris that had accumulated at the lower end of the race, when the glitter of a bright yellow substance in the water attracted his attention. This when examined and tested, proved to be gold. The news of this discovery spread rapidly and created intense excitement among the white population of the Coast. Then came the great gold fever which extended throughout the world. Thousands braved the perils of trackless deserts to reach the El Dorado of the West, while ships from every quarter of the globe, set sail for the Golden Gate.

San Francisco rapidly developed from an obscure village into an important. commercial center. Momentous events occurred in rapid succession. In 1840 a state constitution was adopted, a mail line was established by water to New York, steamers made regular trips to Sacramento, a good wharf was constructed, new and valuable mines were discovered, and a serious conflagration occurred involving a loss of one million dollars. In the middle of that year nearly all the buildings of San Francisco were contained in a small area bounded by Pacific street on the north, Dupont on the west, California on the south and the Bay which then came up in some places as far as Montgomery street, on the east. Communication with other parts of the peninsula, was effected by means of bridal paths over the sand hills and through the The thoroughfares were almost impassable in wet weather, mules and brush. drays being sometimes literally swallowed up in the mud. The dwellings were tents and miserable apologies for houses, while the hotels and restaurants where the vast majority of the population took their meals, were dirty and disgareeable hovels. At night the people slept in filthy bunks which swarmed with vermin. The vice of gambling was the favorite occupation, and the rich and influential citizens followed it as a profession. The amount of money in circulation was so large that men viewed the smaller pieces of coin with contemptuous indifference. Laborers' wages were a dollar an hour. Eight. dollars per day was the nominal price asked for good board. A thousand feet of lumber cost \$500. One canvas tent of moderate size rented for \$40,000 per annum. The population consisted of a motley crowd gathered from all the ends of the earth, and every phase of human existence was represented.

A city government was inaugurated May 1, 1850, Mr. John W. Geary being the first mayor. On the fourth of this month occurred the second disastrous fire which consumed three entire blocks, entailing a loss of three million dolars. Another conflagration took place on the fourteenth of June in which the loss was more severe. The State was admitted into the Union September 9th. In the same month was published the first city directory which contained 2,500 names.

The fourth great fire surpassing all the others consumed the entire

business portion of the city, on May 4, 1851. Many lives werelost, and property to the value of seven million dollars was destroyed. Forty-nine days later, eleven entire blocks and portions of five others succumbed to another visitation of the devouring element. Soon after the Vigilance Committee was organized for the punishment and prevention of crime. The summary execution of a number of murderers and thieves, did much to promote peace and good order in the community. The first foundry was established at this time by Peter Donahue.

A census taken in June, 1852, placed the population of the city at 36,154. The period of six years following the discovery of gold, was marked by a wonderful increase in the exportation of that precious metal, and is styled the Golden Era. This was followed by a time of severe reaction which resulted from over speculation.

Lone Mountain Cemetery was opened in 1853, and telegraphic communication was effected with the towns in the interior. The streets were first illumined by gas-light, on the night of February 11, 1854. A vast amount of political corruption prevailed in 1855, which resulted in crime and bloodshed. The Vigilance Committee was re-organized the following year and several murderers were hanged. The act consolidating the city and county governments, was passed in April, 1856. Commercial activity was stimulated in 1859, by the discovery of silver on the eastern slope of the Sierra Nevadas. The first street-railway was put in operation, July 4, 1860. A barrier of sand then occupied the site of Lotta's Fountain, beyond which was a region of scrub oaks and marshes. Here the crack of the hunter's rifle was heard by day, while at night the air resounded with the dismal croaking of frogs inhabiting the stagnant pools.

About this time the city experienced a vigorous building boom. It is estimated that in 1861, at least 1,500 new edifices, including many large hotels and churches, were in course of erection. In that year steamship communication was established with the Sandwich Islands and the Trans-Continental Telegraph line was operated for the first time. The fire alarm and police telegraph system was inaugurated April 24, 1865, and the paid Fire Department organized December 3, 1866. The severest earthquake ever felt here took place October 21, 1868. The Central Pacific Railroad was completed in May, 1869, thus affording a trans-continental route to New York. The free postal delivery system was introduced the same year. The population of San Francisco had increased to 150,000 in 1870. Two years later work was commenced on the Clay-street cable railroad which was the pioneer of its kind in the world. It was put in operation in September, 1873. Since that time the city has more than doubled in population, and has experienced a steady and substantial growth.

The following is a complete list of the mayors of the city; John W. Geary, C. J. Brenham, S. R. Harris, C. J. Brenham, C. K. Garrison, S. P. Webb, James Van Ness, E. W. Burr, H. F. Teschemacher, H. P. Coon, Frank McCoppin, Thomas H. Selby, William Alvord, James Otis, George Hewston, A. J. Bryant, I. S. Kalloch, M. C. Blake, Washington Bartlett, Edward B. Pond.

The Present.

THE CITY OF TO-DAY-HER PROSPERITY AND ADVANTAGES.

HE metropolis of the Pacific Coast is situated on the northern end of a peninsula about twenty-six miles in length, which has San Francisco Bay on the east and the Pacific Ocean on the west. It lies in 37 deg. 47 min. 22 sec. N. Lat. and 122 deg. 25 min. 40 sec. W. Long. and occupies the whole of San Francisco County covering an area of nearly 27,000 acres. The city is built on more than a score of hills, from the summit of which are afforded magnificent panoramic views of the harbor and surrounding territory. Market Street is the main thoroughfare, and is to San Francisco what Broadway is to New York. It begins at the Bay and extends southwest for three miles. The numbering of buildings on all streets running North and South commences at Market Street; while those on streets running East and West are numbered from the Eastern terminus. After Market, Kearny and Montmery are the leading streets for the retail trade, while the elegant palaces which are the residences of many millionares are located mainly on California Street and Van Ness Avenue. The business part has many handsome and imposing edifices constructed principally of brick, stone and iron. Nearly all the dwelling houses are of wood. One prominent feature of the architecture is bay windows, many of the buildings being literally studded with them. San Francisco is called the Bay City and might with equal appropriateness be styled the bay-window city.

The harbor is one of the finest in the world. It is entered through the Golden Gate, a strait about five miles long and one mile wide, which varies from 60 to 100 feet in depth. The bay extends south of the city for a distance of 40 miles while its connections penetrate 25 miles northward. The two largest rivers of California, the Sacramento and San Joaquin, flow into this interior body of water. Fort Alcatraz is located on an island of 30 acres directly east of the Golden Gate. Angel Island lying to the north contains 800 acres and is strongly fortified while Yerba Buena or Goat Island directly in front of the city has an area of about half a square mile. Viewed from one of the high hills, the bay with its hundreds of ships laden with the products of every clime, together with multitudinous lesser craft affords a scene that in beauty and picturesqueness stands unrivalled.

San Francisco has a number of charming suburbs which contain the residences of many of the leading business men. Oakland, Alameda, Berkeley and Fruit Vale are the most important and may be reached by ferry and rail in thirty-seven minutes, San Rafael and Saucelito are also accessible by ferry, while a few minutes ride by rail willtake the passenger to Menlo Park, Belmont, and Redwood City.

THE CLIMATE

Of San Francisco is delightful, being unsurpassed by that of any other city on the face of the globe. Extremes of heat and cold are never experienced

The average temperature for January is 49.3 deg. and for July 58.8 deg. Fahr. Woolen clothing is worn the entire year. Ice forms very rarely. The mercury never remains more than a few hours as low as freezing point, and in three years out of five does not reach it at all. Snow has fallen but three times, with the exception of a few flakes, in a quarter of a century. The year is divided into two seasons, the wet and the dry. The former usually begins about the middle of November and continues until April or May. Rain does not fall continuously at this time as some Eastern people suppose, but the so called "rainy season" is the pleasantest time of the year. The winds then blow from the north and south-east. The number of rainy days averages about seven in November, twelve in December, ten in January, nine in February, nine in March and five in April. Showers occur about once a month throughout the rest of the year. During the dry season the trade winds prevail, while in the months of June, July and August heavy fogs come in from the ocean early in the evening, and continue until eight or nine o'clock in the morning.

Tornadoes and hurricanes do not occur on this Coast, while thunder and lightning are almost unknown. The swift movement of the tides keeps the surrounding water pure while the breezes from the ocean conduce to health and bodily vigor. No case of sun-stroke or hydrophobia has ever been observed. The pilgrimage of thousands of wealthy tourists in search of health and comfort to this favored land where

"Everlasting spring abides And never-with'ring flowers."

And never-with ring nowers.

results in the expenditure and investment of millions of dollars which promote activity in every line of industrial pursuit.

LOCAL GOVERNMENT.

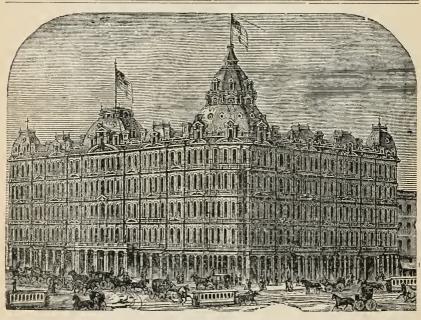
The political organization of San Francisco is similar to that of other large cities.

The following are the present officers of the city and county government, Mayor, Edward B. Pond.

BOARD OF SUPERVISORS,

1st Ward, Henry Bingham; 2nd Ward, vacancy; 3rd Ward, Colin M. Boyd 4th Ward, Joseph Pescia; 5th Ward, Charles S. Bush; 6th Ward, Levi R. Ellert; 7th Ward, Peter Wheelan; 8th Ward, Diedrich Becker; 9th Ward, Henry Pilster; 10th Ward, Vincent Kengwell; 11th Ward, David Barry; 12th Ward, Patrick Noble; Clerk, Board of Supervisors, John A. Russell; Deputy Clerk, William T. Patterson; Assessor, J. C. Nealon; Attorney and Counselor, George Flournoy, Jr; Auditor, Fleet F. Strother; Chief of Police, Patrick Crowley; Coronor, William E. Taylor; County Clerk, William A. Davies; District Attorney, James D. Page; Election Commissioners, E. B. Pond, George Flournoy, Jr., F. F. Strother, S. Harrison Smith, T. O' Brien; Gas Inspector, John Q. Brown; License Collector, Timothy J. O'Brien; New City Hall Commissioners, E. B. Pond, George Flourney, Jr., F. F. Strother; Park Commissioners, Joseph Austin, Wm. Dimond, Richard P. Hammond, Jr., Public Administrator, James C. Pennie; Recorder, Alexander Russell; Registrar of Voters, Thomas J. L. Smiley; Sheriff, Chas. L. Laumeister; Supt., F. A. and P. Telegraph, Samuel B. Rankin; Supt. of Schools, James W. Anderson; Supt. of Streets, Thomas Ashworth; Surveyor, S. Harrison Smith; Tax Collector, Thomas O'Brien; Treasurer,

Christian Reis; School Directors, Frank Dalton, (Pres.,) W. F. Good, Jas. K. Wilson, Thos. J. Ford, Wm. Wempe, Jeff. G. James, Sampson Tams, J. W. McDonald, Dr. Henry Gibbons, Jr., C. B. Stone, Raphael Weill, Thomas P. Woodward; Chief Engineer, David Scannell; Assistant Chief Engineer, James Riley; Judges of Superior Court, Thomas K. Wilson, Jeremiah F. Sullivan, John F. Finn, James G. Maguire, John Hunt, Jr. William T. Wallace, T. H. Rearden, Frank W. Lawler, James V. Coffey, Walter H. Levy, Dennis J. Toohy, Daniel J. Murphy; Judges of Police Court, Frederick A. Hornblower, James Lawler; Justices of the Peace, James I. Boland, Ethelbert Burke, Henry L. Joachimsen, James D. Page, Jr., Henry J. Stafford; Board of Police Commissioners, Richard P. Hammond (President), William Alvord, Robert J. Tobin, P. Crowley (Chief of Police). The numerical strength of the police force at the time the chiefs last annual report was made, was 406, a smaller force relatively than that of any other large city in the Union.



Baldwin Hotel and Theatre.

THE FIRE DEPARTMENT

Consists of a Board of Fire Commissioners who act without compensation, a Chief Engineer, one First Assistant Chief Engineer, one Second Assistant Chief Engineer and five Assistant or District Engineers, seventeen steam fire engine companies, seven hose companies (including fire-boat) and five hook and ladder companies, comprising a force of 362 men of all grades and positions.

THE FIRE COMMISSIONERS

Recently appointed by the Board of Supervisors are W. B. Wilshire, C. H. Haswell, Jr., H. R. Mann, P. F. Dunne, and Maurice Schmitt.

The total valuation of property of all kinds held in trust by this Board at the time of the last annual report was as follows:

Real estate and improvements \$ 450,0	00
Apparatus 150,0	00
Horses and harness	00
Furniture and supplies 10,0	00
Hose and couplings 40,0	00
Machinery and tools in repair shop 10,5	00
Hydrants in use 113,5	00
Total valuation	-

The Officers of the Fire Department are David Scannell, Chief Engineer, James Riley, First Assistant Chief Engineer, George W. Kennard, Second Assistant Chief Engineer. Assistant Engineers are Dennis Sullivan, District No. 1; John McCarthy, District No. 2; John Dougherty, District No. 3; Edward F. McKittrick, District No. 4; Michael J. Dolan, District No. 5.

The fire alarm and police telegraph department has 200 automatic signal boxes located all over the city. There are now in operation 160 miles of wire divided into 13 signal, seven alarm and two tapper circuits. The battery in use comprises 202 gravity cells, 150 electropoion, 9 Fuller and 7 Leclanche.

The Board of Health aims by the rigid enforcement of intelligent sanitary measures to secure immunity from disease especially epidemics. The annual death rate is now about 18 per 1000. Following is a list of the Members of the Board, Hon. E. B. Pond, Mayor and ex-officio President. Alfred W. Perry, M. D. William D. McCarthy, M. D. Chas. A. Clinton, M. D. Julius Rosenstirn, M. D.

FINANCES.

The financial condition of the city and county of San Francisco, on the first day of October, 1888 is shown in the following statement transmitted, by direction of the Board of Supervisors, to the State Controller:

FUNDED DEBT.

Funded debt at 6 per cent. and 7 per cent. interest
Net Funded Debt
Description and Value of Property Owned by the City and County-
Park reservations and public squares 8,500,000 00
Fire Department, lots and improvements, embracing apparatus, furniture
and fire-alarm system 924,000 00
City Halls, County Jails, Hospitals, Almshouse, House of Correction,
Industrial School, lots and improvements
Cemetery Reservation
Sundry lots
Channel-street lots, from Ninth to Eighteenth street
School lots, improvements, libraries, furniture, etc
Total

City and County and State Moneys-		
Cash in hands of City and County Treasurer (City and County)	\$268,518	02
Interest Accounts and Funded Debts-		
Interest Accounts	46,549	IO
Sinking Funds	236,373	19
Miscellaneous funds for special purposes	64,402	50
Total City and County	\$615,842	81
Cash in hands of City and County Treasurer (State)	22,201	67
Total	\$638,044	
Loans from Sinking Funds outstanding		
Valuation of Property for City and County and State Purposes, 1888-	89—	
Assessed value of real estate and improvements	1,467,987	00
	51,921,629	
Total	3,389,616	00

RATE OF TAXATION.

For City and County purposes.	1,067
For State purposes	. 504
Total	\$1,571
Amount of Taxes Levied-	
City and County purposes	\$2,917,067 00
State purposes	1,377,883 00
Total amount of taxes	\$4,294,950 00

REMARKS.

Value of real estate	\$147,246,793 00
Value of improvements	
Value of personal property, exclusive of money and solvent credits	45,607,853 00
Total amount of money and solvent credits	16,313,776 00
Value apportioned by the State Board of Equalization of assessments o franchise, roadway, etc., of railroads	ſ
Central Pacific Railroad Company	\$49,388 00
Southern Pacific Railroad Company	100,789 00
Pullman Palace Car Company, rolling stock	33 00
Total	\$150,210 00
Levy made by the Board of Supervisors on an estimated valuation of \$250,000,000 for City and County purposes Actual amount of assessable property (exclusive of railroads assessed by the State Board of Equalization, \$273,389 16) made by levy for	\$2,667,500 00
City and County purposes. Estimated revenue from other sources than taxation for City and County	
purposes	1,514,380 00

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STREET WORK

The total amount of money expended on the streets, sewers and county roads during the fiscal year 1887-8 was \$296,516.48. The amount and character of the work done in the nine months ending March 31st, 1889, are shown in the following tabulated statement, compiled from the official records of the Superintendent

Streets.

of

3,519 3,372 4,609 5,9495,2156,1967,9223,883 51,942 6,672 8,488 I. S. Pipe SEWERS. Lineal Feet. 52.8 934 1,369 1,369 10 Brick Lineal Feet. 27,899 53,118 23,894 4,211 3,305 4,510 1,3501,2102,6971.751 ite Cross-walks. (Gran-Lineal Feet. 6,202 13,019 7,552 6,320 5,305 6,449 912 4,163 3,196 Redwood Lineal Feet. CURBS. $\frac{2}{4},088$ 3,1928944,782 4,120 2,927 2,928 Granite Lineal Feet. 2,297 412 161 161 161 Lineal Feet BUTUMINOUS 28,776 3,990 9,457 102,787 44,550 15,984 Square Feet. PAVING. $\begin{array}{c}
1,100\\
2,402\\
979\\
1.053
\end{array}$ 503.922 18,061 4,325 072 1,884 BASAUT OR GRANUTE. Lineal Feet. 105, 447112, 96975,8165,12923,689 30,660 67,329 51,256 Square Feet 559,509 32,328 19,539 50,932 11,255 9,226 1.126 340 men or Artifi -cial Bitustone. Square Feet 4,1251,2302,195 33,470 2,587 ,390 018 PLANK SIDE-WALKS. Lineal Feet. 2,789 1,050'10,800Square Feet. 2.1603,108 2,800 456 456 SIDEWALKS MACADAM Lineal Feet. 32,400 8,664 72,722 30,514 8,664 Square Feet. 2,556,208 39,217 1,730 825 2 5255 Lineal Feet. PLANK-INC. 1,680 1,325 5,662 11.550 Square Feet 302,202 564,246 306,125 265,794 254,146 245,154 168,419 208.324 MACADAM Square Feet 123,429 64,332 7,199 6.306 4,907 7,332 11,765 5,984 tse, 9 1:00,4 Lineal Feet. 2,189 33,659 6,817 10,191 21,200 30,360 0.050.0 4,500 GRADING Cubic Yards 2,640 640 2,110 1,224 1,367 6,808 6,808 27,699 Lineal Feet. TOTAL September November December. 'ebruary anuary October August Murch July ...

PUBLIC BUILDINGS.

The New City Hall is one of the largest edifices of the kind in the Union. It has a frontage of 550 feet on Larkin Street, 700 feet on McAllister Street, and 860 feet on Park Avenue. It is 96 feet high and when completed, will be surmounted by a tower having an elevation of nearly 450 feet. The structure consists of a series of pavilions adorned with many Corinthian pilasters and columns. On the Larkin Street front is a portico 122 feet long, on each side of which is a tower 150 feet in height. Wings 140 feet in length will project from each end of the McAllister Street front. The entrance from City Hall Avenue leads into an immense circular apartment 80 feet in diameter and 105 feet high. The Grand Central Court is 120 feet square. The Hall of Records is a circular edifice 95 feet in diameter, situated east of the main building with which it is connected by an open arcade. The building is constructed in a most substantial manner. The style of architecture is simple, no money having been wasted in embellishment. The length of time required for the completion of the municipal edifice will depend upon the appropriations made. It is estimated that the total cost will be about \$6,000,000.

The United States Appraisers' Building is situated on Sansome Street, between Washington and Jackson, and immediately west of Post Office Place. It is a brick structure $120\frac{1}{2} \times 265\frac{1}{2}$ feet in dimensions and is four stories in height. The cost of erection exceeded one million dollars. On the first floor are the offices of the Marine Hospital, Collector of Internal Revenue, Special Agent of the Treasury, Secret Service Division, Navy Pay Department, and U, S. Inspectors of Steam Vessels. The second story contains the Appraisers' offices those of the Coast and Geodetic Surveys and that of the Super-intendent of the Life Saving Service. The third is occupied by the rooms of the Circuit Court, District Court and the offices of the U. S. Marshal, Judges, Attorneys and Assistants; while on the fourth are the head-quarters of the Board of U. S. Surgeons and the Pension Department, also the rooms of the Grand Jury and Petit Jury.

The United States Mint on the corner of Fifth and Mission Streets is one of the finest and most imposing structures in the city. It has a frontage of $217\frac{1}{2}$ feet on the first named street and $160\frac{1}{2}$ feet on the latter. It is built in the Doric style of architecture of granite and sandstone, is two stories high, and has a commodious basement. At the right of the entrance is a collection composed of the most rare and valuable medals and coins of all nations, from the earliest coinage of the ancients down to the present time. This is the largest mint in the world and the best methods and processes are utilized in all its operations. The daily product is about two million dollars. Visitors are admitted every working day from 9 to 11:30 A. M.

The Old City Hall Building is on the east side of Kearney between Merchant and Washington Streets. In the basement, which is entered from Merchant Street, are the Central Police Station, City Prison and City Receiving Hospital. The offices of the Chief of Police, Fire Commisioners and Cheif Engineer of the Fire Department are on the ground floor. Several police courts are held in the building.

Other public building are the Custom House, on the north west corner of Washington and Battery Streets, the United States Treasury at 610 Commercial Street, the County Hospital on Potrero Avenue between 22d and 23d Streets, the County Jail on Broadway near Kearny Street, the Alms House on the Mission Ocean House road, four miles from the City Hall, the House of Correction and the Industral School which are located on the old San Jose road five miles from the City Hall.

EDUCATIONAL ADVANTAGES.

The perpetuity of our Republic depends upon the enlightment of the masses. No where is this fact more generally recognized than in San Francisco. There are 70 public school buildings in the city. Sixty-one male and 745 female teachers were employed last year.

From the latest annual report of Prof. J. W. Anderson, Superintendent of common schools, are obtained the following

GENERAL STATISTICS.

Valuation of city property for the fiscal year 1887-88.	
Receipts of the School Department for the fiscal year I	887-88 929,971 62
City school tax on each hundred dollars	
Estimated value of school sites	1,930,000 00
Estimated value of school buildings	1,063,455 00
Estimated value of school furniture	206,000 00
Estimated value of school libraries	6,143 00
Estimated value of school apparatus	25,000 00

ATTENDANCE.

Enrollment in the High Schools
Enrollment in Commercial School
Enrollment in the Grammar Schools, including some
Primary Grades 13,931
Enrollment in the Primary Schools, including some
Grammar Grades
Enrollment in Evening Schools
Whole number of pupils enrolled during the year in all the Public Schools42,330

The city contains more than a hundred private institutions of learning, including Commercial colleges, select schools, seminaries, academies, convent schools and colleges.

Religious Influences.

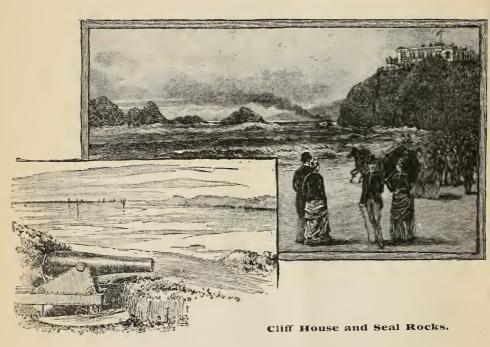
Nearly every religious sect has its houses of worship in the city. They are located in every quarter, and many of them possess rare architectural beauty. The Roman Catholics, Presbyterians and Methodists are strongest in numbers and influence. The clergy of every denomination are laboring diligently to elevate the standard of public morals. Church societies of all kinds flourish in great numbers, while Sunday schools and missions are conducted in every part of the city.

The Young Men's Christian Association of San Francisco is the second of the kind, in numbers, influence and practical work done, in the land, and one of the first institutions of the city.

The total membership is nearly 1,500. The headquarters are on the north

side of Sutter Street between Kearney and Grant Avenue. The library contains a large number of choice volumns, while the reading room is well supplied with standard newspapers, magazines and religious literature. A well equipped gymnasium affords abundant opportunities for invigorating exercise. Baths are also provided. Gospel meetings, devotional services, social reunions and literary exercises are held at stated periods. The parlors and rooms are elegantly furnished and no efforts are spared to make members and strangers feel at home. Young men are always welcome.

The Y. W. C. A. is likewise in a flourishing condition and is doing a good work among young women.



SCIENCE AND ART.

The museum of the California Academy of Sciences is located on the south west corner of California Street and Grant Avenue. It contains a choice collection of minerals and shells, together with specimens of every order of animal life and natural curiosities of all kinds. The officers of the Society are H. W. Harkness, president; H. H. Behr, 1st vice president; George Hewston, 2d vice president ; Frederick Gutzkow, corresponding secretary ; J. R. Scupham, recording secretary; I. E. Thayer, treasurer; Carlos Troyer, librarian; J. G. Cooper, director of musuem.

The San Francisco Art Association organized March 28, 1871. It seeks the promotion of painting, sculpture and kindred arts, together with the cultivation of aesthetic tastes. The officers are: President, L. L. Baker; First Vice President, John A. Stanton: Second Vice President, J. B. Crockett; Secretary, E. E. Potter; Treasurer, James D. Phelan; directors, William Keith, D. P. Belknap, George H. Hopps, David Bixley, Henry Heyman and Edward Bosqui. The total membership is 424, including 147 life and 10 honorary members. The headquarters of the Association are at No. 430 Pine Street, where a school of design is conducted.

The museum of the California State Mining Bureau located in the new Pioneer Building on Fourth street near Market, is opened daily and free to the public, from 10 A.M. to 5 P.M., except Sundays and legal holidays. It contains more than 10,000 specimens of ores and minerals which are catalogued, a large number of Indian relics and other curiosities, together with a complete collection of California birds. This museum is an exposition of the mineral wealth not only of California, but of the Pacific Coast generally.

LIBRARIES.

The Public Library occupies the southwest corner in the second story of the New City Hall. The reading-room is 60x75 feet in dimensions. Stairways lead to floors above, containing a vast array of shelves on which books are systematically arranged. In connection with the upper floor is another room where pamphlets, back numbers of newspapers and government publications are kept.

The reading-room connects with the office of the librarian and with the ladies-room. Adjoining the latter is the secretary's office. The apartments are well lighted and ventilated. The quarters occupied, though commodious, do not suffice to meet the requirements of the best service, and the management are endeavoring to obtain greater facilities and accommodations in another part of the building.

The following named prominent citizens constitutes the Board of Trustees; T. B. Bishop, Pres., Ralph C. Harrison, P. N. Lilienthal, A. L. Mann, Wm. Norris, Jos. O'Connor, E. D. Sawyer, Geo. T. Shaw, E. R. Taylor, C. C. Terrill, John H. Wise, the mayor, ex-officio.

The officers are C. Stevens, secretary; J. V. Cheney, librarian; A. J. Rudolph, assistant librarian. Twenty-five persons are employed, and the most efficient system of management obtains in every department. The total number of books in the library June 30, 1888, was 49,475, and the number of pamphlets 2,048. Since that date there have been added 3,550 volumes and about 400 pamphlets.

The Mission Branch is located on the corner of Twenty-second and Mission streets, the Portrero branch on the corner of Kentucky and Butte streets, and the North Beach Branch on the corner of Stockton and Greenwich streets. The San Francisco Public Library is a great educational factor, and is doing a grand work in promoting the diffusion of intelligence among the masses.

. The Merchantile Library Association organized January 24, 1883. The rooms on the north side of Bush street between Montgomery and Sansome are large, elegantly appointed and conveniently arranged. The membership was 965 at the beginning of the present year, and the total number of volumes in the library, 57,054. The reading-room is supplied with representative, home and foreign newspapers, while many leading periodicals, magazines and society publications are kept constantly on file. The officers for 1889 are as follows: President, E. J. Molera; Vice-President, Camilo Martin; Treasurer, J. F. Bigelow; Recording Secretary, Bert McNulty; Corresponding Secretary, Edmund Tausky; Trustees, Geo. A. Raymond, Geo. H. Kellogg, A. A. Watkins, B. P. Oliver, Emile Bauer, John S. Hittell, W. F. McNutt, J. R. K. Nuttall, John Swett; Librarian, Alfred E. Whittaker.

The Law Library is situated in the upper story of the City Hall Building. It was founded by prominent attorneys, and ranks third or fourth among the institutions of its kind in America. The works comprise a full line of American and English reports, all the statutes of the states, territories, England and the colonies, every law book of a general nature and the best current legal literature. There are 242 shareholders and 35 subscribers, principally students of the law. The number of volumes was 27,529, March 1, 1889. J. H. Deering is Librarian.

The Odd Fellows Library is in the elegant brick structure on Market and Seventh streets. It contains 41,000 volumes, and about 200 periodicals. Andrew J. Cleary is librarian. The Board of Trustees of the Odd Fellows Library is constituted as follows: James Linforth, Pres.; Fred'k Fillmore, Vice Pres.; R. L. C. Barnes, Secretary; E. Maginnis, Treasurer; Robert Cleary, H. Steindler, Edward Lande, W. H. Leitch, M. T. Moses.

On the second floor of the church at the north-east corner of Sacramento and Drumm streets is the Mariners' Free Reading Room which is opened every week day at 9 A. M. The library contains a thousand volumes and about thirty newspapers and periodicals. It is maintained wholly by voluntary contributions. Rev. W. D. Bish is librarian.

The city contains a large number of valuable private libraries. That of Adolph Sutro consists of 85,000 volumes.

Societies.

San Francisco has her full quota of fraternal, benevolent, social, educational and religious societies, orders, unions, clubs and associations. The organizations are many hundred in number. The prominent societies have elegantly furnished halls and parlors for the entertainment of members and the reception to friends from abroad. They are strong in membership and influence, and those belonging to the same, though strangers in the city, may always find brethren to extend a fraternal greeting.

THEATERS.

The Tivoli Opera House, located at No. 28 Eddy street, was opened April 12, 1879. The main floor has seating capacity for 850 persons, while the balcony affords accommodations for 500 more. The distinguishing feature of this popular place of amusement is the opera presented which is both serious and comic. It attracts a large and most desirable class of patronage, composed of the best people of San Francisco together with the finest class of tourists. The Tivoli has always engaged a stock company composed of the best material to be found in the United States. The management employ the finest talent, and aim to give the best form of entertainment recognizing the importance of the stage as an educational factor. The plays presented are of a refined order and never fail to amuse and instruct. The Tivoli is admirably arranged in all its appointments. Its stage equipments are complete and all modern improve. ments are utilized that can in any manner conduce to the comfort of spectators. Kreling Bros. are proprietors, A. Hoffman is business manager, C. M. Pyke, stage manager, and W. W. Furst, musical director. The Tivoli will shortly celebrate its tenth anniversary. It has during the period of its existence presented more than 200 operas, the products of the best composers. In concluding these remarks



REGARDING THE TIVOLI,

we can but justly add, that there is no other place of amusement in the entire world where such excellent performances are given. The price of admission is only 25 cents with 25 cents extra for an excellent reserved seat.

The Baldwin Theatre has a seating capacity of 1602 arranged as follows: Orchestra 196, Dress Circle 364, Balcony 400, Gallery 530, Proscenium Boxes 728, Mezzanine 40. The stage is 65 feet wide and 47 feet deep. The auditorium is decorated in Terra Cotta, in the most elegant style. The ceiling has fine cut-glass chandeliers besides a number of Incandescent electric lights and is divided into squares with a small Incandescent light in the centre of each. The floor is covered with heavy Brussels carpet; the lobby is finished with Papier Mache, carved plaster and bronze, and the arrangements for lighting are the same as in the auditorium. The theatre is one of the handsomest west of New York, and the entertainment presented is of a high character. E. J. Baldwin is owner; Al. Hayman, lessee and proprieter; Alfred Bouvier, acting manager.

The Alcazar, on O'Farrell street between Stockton and Powell, was opened in November 1885. The seating capacity is about 1000. The interior of this theatre is of Moorish design and abounds in elegant fresco work. The floor is covered with richly colored carpets while the seats are cushioned with velvet. Wallenrod and Stockwell are the present managers.

The new Bush Street Theatre, situated on Bush street between Kearny and Montgomery, is another popular resort among patrons of the stage. The furnishings are of excellent design and finish and the arrangements first class. M. B. Leavitt is lessee and proprieter. J. J. Gottlob is manager.

The Orpheum Opera House, on O'Farrell street opposite the Alcazar, has a seating capacity of nearly 1700 and receives a large patronage from theatregoers. Gustav Walter and Co. are proprietors and John Morrisey is manager.

The Grand Opera House, on Mission street between Third and Fourth, has seats for about 2400 people. The house is large, commodious and admirably arranged in all its appointments.

The New California Theatre situated on Bush street between Kearny and Dupont has just been completed. It is one of the handsomest theatres in the United States and is really a marvel of beauty. It has a seating capacity of 1,700. A full description of this beautiful structure would take more space than we can give it in our work. It certainly is a credit to its builders and an ornament to San Francisco. The lessee is Al. Hayman, who is in the same position at the Baldwin, and Mr. Harry Mann is manager, ably assisting Mr. Hayman in his arduous duties.

The Bijou Theatre at 729 Market street opposite Grant Avenue is cosy, comfortable, and absolutely fire proof.

A large number of cheap exhibitions and performances are conducted in the city.

PARKS.

There are about 30 public parks and squares which may justly be regarded as the lungs of the city: they are distributed in every quarter. The largest and by far the most important is Golden Gate Park, which extends westward from Stanyan street to the ocean beach. It is three miles long, half a mile wide and covers an area of 1,013 acres. Six cable lines run to this grand pleasure resort from all points. The park contains some elegant walks and driveways, beautiful grass plots, a large number of arbors, grottoes, mounds, rustic benches and beds of flowers in bloom the year round. Several lakelets contribute to the natural beauty of the place. The grand conservatory about a quarter of a mile from the main entrance is built mainly of glass and iron. It is 60 x 250 feet in dimensions and is surmounted by a dome 58 feet in height.

Visitors are admitted to the various apartments through a reception room 20 feet square in front of the main building. The interior of the conservatory presents one bewildering scene of refreshing beauty. Rare exotics are growing here in rich profusion and the fragrance is almost intoxicating in its sweetness. Variegated colors of glass relieve the bright glare of the continuous crystal in the dome. Thirty-five tons of glass were used in the construction of this edifice, which is one of the finest of the kind in America. Houses containing nurseries and propagating beds are situated in the rear of each wing.

Monuments have been erected in the park to the memory of Ex-President Garfield, General Halleck and Francis Scott Key author of the "Star Spangled Banner". The children's addition is an attractive feature. The people have recently consented to increased taxation for the continued improvement of this most beautiful resort and liberal private donations have been made for the same object by wealthy citizens. San Franciscans have little respect for a stranger who passes through the city without enjoying the delightful pleasure afforded by a tour through these scenes of vernal loveliness.

PLACES OF INTEREST.

Chinatown occupies an area of about ten blocks in the heart of the city. Stockton, Kearney, Sacramento and Pacific streets are usually considered as its boundaries. The population numbers about 40,000, and consists mainly of laborers, laundrymen and domestics. These Mongolians live in houses, on the roofs and in underground cellars. The stores, windows, wares and business methods are all strange to the white race. The temples or Joss Houses, theaters, restaurants and workshops are queer and interesting. The opium dens are reached through dark, narrow passages, and contain wood bunks or shelves on all sides. Into these the celestials retire at night, resting their heads on a wooden box or some article of wearing apparel when a few whiffs from their pipes bring on the desired stupor. The cooking is done in an open grate generally in the middle of the floor. Cheap eating houses furnish meals for about ten cents per day. One dollar will procure a reliable guide, who will show the stranger everything of interest in these curious habitations.

SUTRO HEIGHTS,

Although private property, are regarded as one of the chief attractions of the Bay City. This famous elevated flat, located near the entrance to the Golden Gate, comprises a garden of several acres, whose beauty is the marvel of every visitor. Choice trees and plants flourish in great profusion, and magnificent statuary represents the best forms of art. Under the brow of the hill is the Cliff House, situated on an eminence 100 feet above the Pacific Ocean. This resort is within a stone's throw of the famous Seal Rocks which project from the sea, and which are covered every day with hundreds of sea lions, barking and tumbling in their sport. These animals belong to a fur bearing species, and some of them are eleven feet in length.

The Presidio Reservation, where governments troops are stationed, was first occupied by Spanish soldiers in June, 1776. It is situated on the Golden Gate, about three and one-half miles west of the Market Street Ferry landing. All needed accommodations are provided for the comfort of the officers and soldiers. This is one of the best military reservations in the possession of the United States. Woodward's Gardens are bounded by Thirteenth, Fifteenth, Mission and Valencia streets. They contain animals, fossils, paintings and antiquarian curiosities from every part of the world. Pathways lead among ornamental flower beds and groves of trees from every clime, while rustic seats abound in great number.

Telegraph Hill, an elevation of 300 feet, in the north-eastern part of the city contains a castle-shaped observatory, provided with a powerful telescope and marine glasses.

The Post Office.

is situated on the corner of Washington and Battery streets. The officers are:

Wm. J. Bryan Jno. S. Carr	Postmaster Postmaster
Jno. H. Mott	
Wm. C. Dougherty	
E. D. Dement	
John Crowley S	
John L. MearesSupt. Ci	
A. M. Cox. Asst. Supt. Ci	ity Delivery
E. C. Palmer	ng Division
H. W. Butler	per Division
D. C. OwenSupt. Regis	try Division
H. B. Harris	ler Division
J. D. Gibbs	
Chas. S. Arms	
Wm, T. Barnes	
Louis MillerSup	t. Station D
Station A is at	Polk street
Station B is at	
Station C is at	20th streets
Station D at the	

Eight stamp agencies are located in different parts of the city. There are 123 clerks employed, 160 carriers, (including 12 collectors) 40 substitute carriers and 14 horses. The salaries of clerks (excluding that of Postmaster) amount to \$135,000, while those of carriers (substitutes excluded) foot up \$138,000. The expense of keeping the horses is \$4,200 per annum. The amount of business transacted is shown in the reports for the year 1888 and the first quarter of 1889, obtained through the courtesy of Secretary Dement:

RECEIPTS FOR THE YEAR 1888.

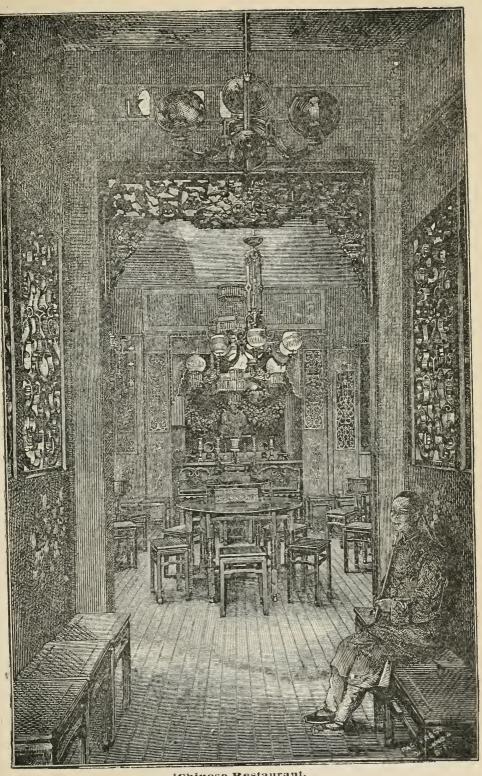
Stamps, box rent, etc	 	\$596,129
The receipts during the previous year were	 	\$566,367

REGISTRY DEPARTMENT.

Letters and packages recorded	 252,944
Letters and packages dispatched	 163,592

CITY DELIVERY DIVISION.

Delivered registered letters
Delivered ordinary letters
Delivered postal cards
Delivered newspapers



Chinese Restaurant.

Collected letters Collected postal cards Collected newspapers	2,472,798
Total pieces	28,188,389
Grand total number of pieces handled	
Money Order Business.	
Orders issued 41.167, amount 8 Orders paid 128.979, amount 2,	95,032 321,165 \$3,116,197
Postal notes paid 60,270, amount Postal notes issued, 11,958, amount	120,133 25,039 145,172
Foreign money orders issued, 16,524, amount	336,403 128,231 464,634
For the Quarter Ending March 31, 18	89.
Receipts derived from sale of stamps, box rents, etc.	
REGISTRY DEPARTMENT.	
Letters and parels received. Letters and parcels dispatched	
Total	
_ This is 4, 200 pieces more than were handled during the correspondi	ng quarter of 1888.
CITY DELIVERY DIVISION.	
Delivered registered letters Delivered ordinary letters Delivered postal cards Delivered newspapers	34,699* 6,418,680 1,616,451 2,701,044
Collected letters Collected postal cards Collected newspapers	
Total pieces.	
Money Order Business.	
Orders issued 10,399, amount	\$182,063.

Cruers issued 10,399, amount	0102,003,
Orders paid 34,204, amount	. 555, 544
Postal notes issued 2,519, amount	7,115
Postal notes paid 17.794, amount	35,180
Foreign money orders issued 4,016, amount	. 80,447
Foreign money orders paid 1,704, amount	

TELEPHONE AND TELEGRAPH.

Telephonic communication in San Francisco is furnished by the Pacific Bell Telephone Co., while the lines connecting the metropolis with interior towns, are owned by the Sunset Telephone and Telegraph Co. The American District Telegraph Co., and the San Francisco District Telegraph Co., answer [all calls at a moment's notice, by means of boxes placed in the principal stores and dwellings of the city. Communication with the outer world is afforded by the lines of the Western Union and the Pacific Postal Telegraph Cable Company.

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LIGHTING.

A contract was executed August 6, 1888, whereby, the San Francisco Gaslight Company agreed to illumine the public streets with gas for a term of two years, at the rate of 12 cents per night for each lamp erected and lighted. The gas furnised is of standard quality, and has an illuminating power of not less than seventeen candles, which illuminating power is determined by tests made by the Gas Inspector. The number of lamp-posts is at present about 5,100, which may be increased to 5,600, at the discretion of the Board of Supervisors. The names of streets, places and alleys are painted on the lamps. Each burner has an average consumption of not less than five cubic feet of gas per hour. The lamp-posts, service-pipes, mains and other appurtenances, are maintained and kept in proper condition by the company.

The California Electric Light Company was awarded the contract for lighting outlying districts of the city by electricity for a period of two years from August 1, 1888. The company agreed to erect and maintain at locations designated, 21 masts 150 feet high, with lights of 16,000 candle power, at \$4.40 per night each; 102 masts 40 feet high, with lights of 2,000 candle power at 55 cents per night each; and also 77 of the latter in addition, at the same rate provided they should be required. The San Francisco Gaslight Company and the Pacific Gas Improvement Company furnish gas to the public buildings at the rate of \$1.75 per thousand cubic feet.

WATER SUPPLY.

The water used in San Francisco is supplied by the Spring Valley Water Works and is brought here in pipes from large reservoirs. The nearest is Lake Merced from which the water is pumped. The elevated portions of the city are supplied by means of a 30 inch pipe from the Pilarcitos reservior, several miles south. It is 696 feet above the level of the sea and holds 1,080,000,000 gallons. The dam is 80 feet high. Its construction was commenced in 1864 and the work was finished three years later. The San Andres reservoir located five miles northeast of the preceding, has a capacity of 7.000,000,000 gallons, and is likewise connected with the city by a 30 inch pipe. It is 455 feet above the ocean and has a dam 640 feet long and 95 feet high which was completed in 1870. The Crystal Springs reservoir, a short distance south of the last, has an elevation of 300 feet and holds, at present, 11,000,000,000 gallons. The water is conveyed to San Francisco in a 44 inch pipe. This reservoir consists of two basins. The upper has an earth dam which was built in 1878. The lower dam, the construction of which was begun in the Spring of 1887, is 170 feet thick at the base and has now reached a height of 120 feet. When completed it will be 170 feet high and 25 feet wide at the top. It will contain 200,000 cubic yards of concrete requiring 250,000 barrels of cement and the total cost will be \$2,000,000.

The company has projected and has in process of construction a tunnel 23,500 feet in length from San Francisquito Creek on the border line between San Mateo and Santa Clara counties to the reservoir formed by the lower Crystal Springs dam, which reservoir will have a storage capacity of 32,000-000,000 gallons and will be much larger than is needed for its natural water shed. It is the purpose, therefore, to utilize it for storing the waters of San Francisquito creek and other water-sheds: for that purpose the above mentioned tunnel is being constructed, with a diameter of about 11 feet in the clear, and a dis-



Chronicle Building.

charging capacity of about 250,000,000 gallons daily. The Calaveras reservoir now in project will have an elevation of 745 feet and will afford storage for 30,000,000,000 gallons of water.

The pipe line and pumping works for utilizing the waters of Alameda creek were put in operation last August. These works furnish an average daily supply of about four million gallons during the dry season, which amount is doubled during the time when rains prevail. The water is conveyed across San Francisco Bay by means of two 16 inch submarine pipes 60 feet below the surface. In the city are 240 miles of pipe from three to twenty-four inches in diameter, while outside there are 75 miles of large mains whose diameter varies from 30 to 44 inches. Eighteen million gallons of water are consumed daily. The supply can be increased to fifty million gallons per day whenever necessary and as ninty millions are stored in the city it is evident that no danger need be apprehended from a scarcity of water in case of a conflagation.

TRANSPORTATION FACILITIES.

The commercial importance of a city is dependent upon its facilities of transportation. The Southern Pacific Railroad and connections afford three overland routes from San Francisco, the first via Sacramento and Ogden, the second via Mojave and Albuquerque and the third via Los Angeles and El Paso. One line of this road extends to Portland, Oregon and the various branches penetrate to all parts of this region.

The South Pacific Coast Railroad (Narrow Gauge) runs to Santa Cruz, while the North Pacific Coast Railroad (Narrow Gauge) affords connection with Duncan Mills and Cazadero. The San Francisco and North Pacific extends northward to Cloverdale, and the Sonoma Valley road runs to Sonoma, Glen Ellen and way stations. There is but one line of railroad in the city, all others being reached by ferry connections.

The vessels of the Pacific Mail Steamship Company sail for New York via Panama, taking passengers and freight for Mexican, Central American, South American, West India, English and German ports. They also run to Yokohama and Hong Kong, connecting at the former place with steamers for Hiogo, Nagsaki and Shanghai. The San Jose, City of Rio Janerio, City of New York, City of Peking and City of Sydney are among the steamships of the company. The equipments of the Occidental and Oriental Steamship Company include the Gælic, Belgic, Arabic and Oceanic, which run to Japan and China, connecting at Yokohama with steamers for Shanghai. Mail steamers between San Francisco, Honolulu, Auckland and Sydney, are run by the Oceanic Steamship Company which is under contract with the Postmasters-General of Hawaii, New Zealand and New South Wales.

The Pacific Coast Steamship Company's vessels afford connection with Lower California, Mexico, Oregon, Washington and Idaho Territories, British Columbia and Alaska. While the ships of the Oregon Railway and Navigation Company and the Oregon Development Company sail from their port to Oregon, other lines extend to all places on the Coast. Despite railroad competition, scores of steamers ply regularly between the metropolis and all prominent cities and towns on the Bay and its tributaries. Ferries run constantly to neighboring points.

LOCAL TRANSIT.

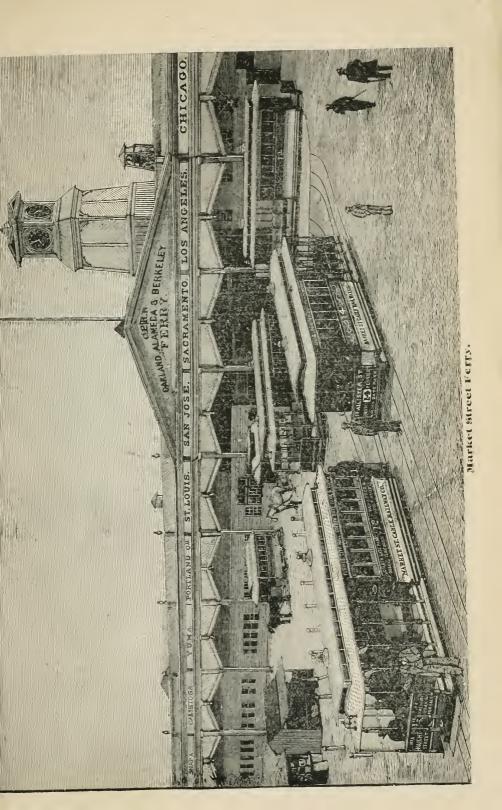
' The triumph of mechanical genius exhibited in the succesful operation of cable street railways is one of the marvels of the age. The system was first introduced in San Francisco, and here it has attained to its greatest perfection. No other mode of locomotion is so pleasant, safe and effective. The Market Street Cable Railway System extends from the foot of Market street along that great thoroughfare, and its various branches traverse Castro, Valencia, Hayes, McAllister and Haight streets. At the terminus of the line on the last-named street, connection is made with the Park and Ocean railroad, which runs the entire length of Golden Gate Park and along the shore of the Pacific Ocean to the Cliff House. The California Street Cable line commences at Kearney street and extends westward to First avenue, where connection is made with steam roads for Golden Gate Park and the ocean beach. The Sutter Street Cable Railway runs from Sansome street to Laurel Hill Cemetery. From Sutter and Polk streets, a transfer branch extends south to Brannan street and north-west to the Presidio. The Geary Street Cable line begins at the juncture of Market and Kearney streets, and goes westward to Point Lobos Avenue, where connection is made with a steam dummy line running to the park. The Union Street Cable Railway runs from Washington street along Montgomery Avenue and Union street to Steiner street, and then transfers its passengers to a steam dummy line which carries them to the Military Reservation. The cars of the Powell Street Railway Company run from the Baldwin Hotel to North Beach, and from the ferries to the corner of California street and First avenue. There is now in course of construction a cable system which will run the entire length of Howard street, and send off branches to all parts of the city. Besides the cable roads, numerous horse-car lines run in all directions.

HOTELS.

The excellent hotel accommodations of San Francisco, are known to tourists the world over, and the cordial hospitality extended to strangers, makes the city a very desirable stopping place. The abundance of fruits, vegetables and provisions obtained from the fertile valleys of the State, and brought from lands across the sea, affords a never-failing supply of choice, wholesome food. while the convenient locations, ample accommodations and superior management of the leading caravansaries, place them in the front rank among the best hotels of the world. They contain all modern improvements that in any manner can conduce to the comfort and convenience of the traveling public. The managers are genial, enterprising and accommodating.

BANKING.

The healthy growth and continued development of commercial and manufacturing industries on this Coast, afford unusually favorable opportunities for the conduct of banking operations. The financial institutions have been indispensable factors in the promotion of the material prosperity, and their managers are gentlemen of marked ability, who wield great influence in monetary circles. The principal banks of San Francisco are: Anglo-Californian Bank, (Limited), American Bank and Trust Co., Bank of British Columbia, Bank of British North America, Bank of California, First National Bank of San Francisco, Grangers' Bank of California, London and San Francisco Bank, (Limited), London, Paris and American Bank, (Limited), Nevada Bank of San Francisco, Pacific Bank, People's Home Savings Bank, Sather Banking Company, The Crocker, Woolworth National Bank of San Francisco,



Wells, Fargo & Co.'s Bank and Express, California Savings and Lóan Society, French Mutual Provident Savings and Loan Society, German Savings and Loan Society, Humboldt Savings and Loan Society, San Francisco Savings Union, Savings and Loan Society, Security Savings Bank, The Hibernia Savings and Loan Society.

REAL ESTATE.

The steady appreciation of property in all parts of San Francisco and the firmness exhibited by owners in holding to their prices is a sign of confidence that augurs well for the future. There can be no safer form of investment than real estate in a growing city. Prices continually tend upward and the fluctuations are small. Every part of this metropolis experienced a fair share of business activity last year. In several of the residence portions prices have advanced as much as fifty per cent, and there are numerous instances in which the increase is still greater. For example Park Block 700 which was sold last August for \$85,000, yielding a profit of 1612 per cent per annum on the amount invested was again sold two months later for \$142,825. The number of transactions that took place in 1888 was about the same as that of the previous year but the value of the business done exhibited a large and gratifying increase. More than five thousand sales and transfers of city real estate have been made the past twelve months representing property to the value of \$25,000,000 in round numbers. San Francisco is becoming more and more the center of the country real estate market, many prominent firms confining their operations almost exclusively to that class of property. The agents of the metropolis have been active in disseminating in formation concerning the many advantages of California and inaugurating measures to promote immigration.

COMMERCIAL ORGANIZATIONS.

The Chamber of Commerce of San Francisco was organized in the month of April 1850. The present Membership is about 250. The Regular Meetings of the Chamber are held every three months, to wit: On the third Tuesdays in January, April, July, and October, at such hour as the Board of Trustees shall order. The contents of the Library at the time of the last annual report were 1017 bound volumes, 59 unbound volumes, 1379 pamphlets, 19 maps and 39 charts. Following is a list of officers from January, 1889, to January 1890. President, Ira P. Rankin; First Vice-President, Charles Goodall; Second Vice-President, C. L. Taylor; Trustees, Fred. L. Castle, Geo. W. McNear, R. B. Forman, James Carolan, Robert Watt, W. W. Montague, James F. Chapman, E. W. Newhall, W. T. Y. Schenck, W. H. Talbot, C. L. Dingley, Arthur R. Briggs; Secretary, Treasurer and Librarian, Thos J. Haynes. The rooms are in the Merchants Exchange Building. The office of the Board of Trade is at 202 Market street in the upper story of Union Block. The organization dates from the month of April 1877. Total membership of the Board as shown by the Secretary's report is 196. The object is to obtain concerted action in the collection of debts, to resist inequitable and fraudulent settlements and in general to promote the business interests of members. The Directors, are Isaac Upham, (Pres.) Jules Cerf, (First Vice-President) F. A. Frank, (Second Vice-President) James A. Folger, (Treasurer) J. E. Ruggles, Jos. P. LeCount, James B. Stetson, N. S. Bachman, Robert Watt; Henry L. Smith is (Secretary.)

THE MERCHANTS EXCHANGE ASSOCIATION

Wes organized in 1867 and incorperated June 1st 1868. Its object is the acquirement, preservation and dissemination of valuable information concerning commercial and maritime exchange for the benefit of subscribers and for the promotion of trade and commerce. The elegant and commodious building occupied on the south side of California street between Montgomery and Sansome was erected by the association. The latest telegraphic reports are received from all over the world and a large number of representative American and foreign journals are kept on file. The directors are Frank Dalton, President; J. M. Shotwell, Secretary; C. B. Stone, Charles Mayne, Judah Newman, James Hogg, and W. L. Merry, H. T. Emery, is assistant Secretary. The capital stock is \$250,000 and the number of subscribers in about 500.

The Mechanics Institute organized March 1st 1855 and has been a potent factor in the development of the industries of the city and state. Exhibitions are held annually in the mammoth Pavilion on Larkin street opposite the New City Hall. These afford magnificent displays of agricultural products and manufactures and serve to illustrate the progress made in art and science. The reading room and library of the Institute occupy commodious quarters at 31 Post street. The reading room is supplied with several hundred representative American, and Foreign newspapers, magazines and periodicals and the library contains about 45000 volumes of standard works. The chess rooms are fitted up with all modern conveniences. Board of Trustees, 1889-1890. David Kerr, President; Irwin C. Stump, Vice-President; J. A. Bauer, Treasurer; A. W. Starbird, Recording Secretary; S. J. Hendy, Corresponding Secretary; George E. Ames, C. F. Bassett, Geo. E. Dow, W. R. Eckart, David Farquharson, Geo. H. Hopps; D. A. Macdonald, John Mallon; A. W. Scott, J. H. Culver, is Assistant Secretary; and Horace Wilson, Librarian.

The San Francisco Stock and Exchange Board owns and occupies an elegant granite front building at No. 333 Pine street. The main room is 70 feet square and is elaborately furnished and fitted up. Meetings are held daily at 9:30 A. M., 11:00 A. M. and 2:30 P. M. The officers are as follows: President, Jeremiah Lynch; Vice-President, W. E. Norwood; Chairman, O. V. Walker; Secretary, Fred W. Hadley; Treasurer, Geo. T. Marye, Jr.

The San Francisco Produce Exchange was organized September 15th, 1867 and has for its object the promotion of the interests of dealers in domestic produce. The headquarters are in the Merchants Exchange Building. The directors include the following named gentlemen. Frank Dalton, (President) J. Newman, (Vice-President) James Hogg, (Treasurer) Barry Baldwin, Jackson Hart, T. G. Walkington, H. Erlanger, G. W. McNear, Thomas Watson, T. C. Friedlander is Secretary. The number of members is 200. Meetings are held daily at 10:30 A.M.

THE SAN FRANCISCO PRODUCE EXCHANGE CALL BOARD ASSOCIATION was organized in 1882 and has 200 members. Meetings are held every day at 11:15 A. M. and 2:00 P.M. The following named gentlemen are Directors: President, Frank Dalton; Vice-President, J. Newman; Treasurer, Jas. Hogg; Barry Baldwin, Jackson Hart, G. W. McNear, Thos. Watson.

The San Francisco Clearing House was organized March 11th 1876. The location is at 211 Sansome street. The present officers are President, John McKee; Vice-president, Howard Havens; Secretary, J. S. Hutchinson; Manager, Chas. Sleeper.

TRADE AND COMMERCE.

The value of the imports of merchandise at San Francisco during the years 1888 and 1887 was as follows:

FROM	1888.	1887.
China	\$ 6,337,771	\$6,392,175
	11,208,684	9,405,180
Central America	. 2,795,869	2,816,975
Great Britain	. 5,849,032	4,442,726
France		1,540,971
Japan	9,717,003	9,669,965
Mexico.	709,880	457,003
Germany	. 1,008,554	955.783
South America	290,997	312,360
French Possessions	139,275	169,396
Australia	1,380,158	1,453,535
British Columbia	1,673,203	1,310,509
East Indies	2,070,880	1,130,291
Italy :	117,848	88,855
Spanish Pessessions.	2,152,869	292,384
Belgium.	922,278	490,129
Asiatic Russia		
Cuba		474,069
Brazil.		
All other countries		204,379
Total Imports		\$41,606,685

The value of treasure imports last year was \$6,789,139, while the exports amounted to \$22,549,335. The following table shows the comparative value of merchandise exported by sea during the past two years.

То	1888.	1887.
Great Britain	\$18,493,800	\$16,544,305
New York, etc	6,384,500	6,688,755
China	2,432,700	3,089,828
Hawaiian Islands		2,863,637
Mexico	1,403,800	1,504,670
British Columbia	Soo,ooo	804,448
France		1 53,309
Belgium		200
Central America	1,338,500	1,127,982
Australia		1,009,611
New Zealand	197,100	176,076
Japan		766,216
Society and Philippine Islands, etc		327,320
Panama		213,379
South America	323,700	242,677
Asiatic Russia	139,800	183,688
East Indies		26,543
Germany	113,600	72,665

Canada Other Countries		7,500 3,600	169,573
increase in 1888	Totals.	.\$40,825,000	\$35,964,882 \$4,860,118

Increase in 1888

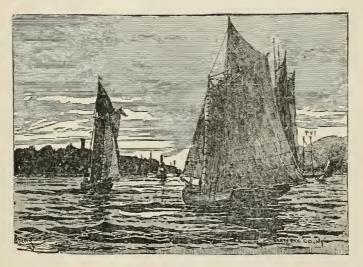
IMPORTS OF SUGAR FOR PAST TWO YEARS.

From	1888.	1887.
	POUNDS.	POUNDS,
Hawaiian Islands		203,400,715
Manila	61,775,000	4,480,000
China, Formosa and Swatow	675,701	. 588,034
Central America	4,261,707	9,773,898
Java	7.518,290	
Miscellaneous	المعقق بالمراجع والمراجع	64,920
Total imports		218,307,567

Above imports for 1888 were all raw sugar.

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View on the Bay.

EXPORTS FOR THE SAME PERIOD.

	1888.	1887.
Exports by sea	28,486,602	24,367,512
Exports by rail		54, 542, 540
Total exports	107,652,712	78,910,052

Exports for 1888 included 23,698,942 lbs. raw Hawaiian by sea to New York. Balance of shipments by sea, and all by rail, were refined sugar.

The number of pounds of rice imported last year was 50,967,689, while the exportation amounted to 2,877,249 pounds.

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Exports of flour, wheat, barley and oats for year ending December 31, 1888, by sea only.

То	FLOUR. Barrels.	WHEAT. Centals.	BARLEY. Centals.	OATS. Centals,
New York			321,263	
Great Britain, etc		9,529,624	425,411	
China				596
Japan	21,894			92
Hawaiian Islands	44,318	5,911	118,762	19,479
British Columbia	I, 790	239	6,185	
Mexico	9,078	656	2,159	249
Central America	120,231	14,835	142	31
Panama	15,725	2,068	5	619
Pacific Islands	234	5	7	
Russian Possessions in Asia.	3,374	17		
South America		1 50,636		
Manila	16,002			
Tahiti	(6,122	736	5,037	37
Belgium		181,409		
France		1,820,457		
Australia	12,418	13,397	148,832	13,856
Other Countries	4,965.			658
Totals, 1888	822,347	11,720,100	1,027,803	35,617
Totals, 1877	797,232	9,064,145	415,351	29,883

LUMBER EXPORTS BY SEA.

То	1	888.	1887.	
I	FEET.	VALUE.	FEET.	VALUE.
Mexico	9,263	\$ 57,488	2,657,194	\$ 54,154
Panama I	3,806	578	560,063	14,631
Central America 1,71	7,549	46,325	747,770	20,530
Russian Asia	3,500	79	154,631	3,892
China 3	7,500	1,302	10,530	263
Navigator's Island 53	2,229	10,937	709,681	16,937
Hawaiian Islands 1,38	8,016	27,105	496,489	10,989
Australia10,26	9,428	330,824	3,644,649	119,908
New Zealand	5,665	719	6,007	165
New York ‡10	2,078	2,325	\$301,234	8,224
British Columbia	2,917	355	28,390	2,812
England*3,84	1,808	79,910	*3,484,436	68,895
South America 182	2,842	5,188	133,150	2,864
Society Islands	2,551	16,866	774,723	20,857
France	0,820	11,360	\$71,054	1,780
Belgium*4	2,000	840		
Marquesas Islands	2,070	1,276	16,076	472
Marshall Islands	7,121	1,693	9,296	234
Gilbert Islands	8,500	175	23,423	425
Fanning Island			4,568	116
Cook Islands 2	5,053	678		
Manila*I	1,000	220.		
Totals		\$596,243	13,833,364	\$348,148

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LUMBER EXPORTS BY RAIL.

		1888.	1887.	1886.
		POUNDS,	POUNDS.	POUNDS.
From San Francisco		3,827,020	5,742,080	4,982,510
From the Interior		75I,230	1,091,590	4,038,200
Totals.		4,578,250	6,833,670	9,020,710

THE LUMBER TRADE.

The exports of lumber from San Francisco by sea in March were as follows:

То	Feet.	Value.
Mexico.	798,446	\$21,934
Central America		4,082
Hawaiian Islands		7,012
Samoan Islands	110,093	1,709
Society Islands	55,000	1,130
Totals	1,536,519	\$35,867
Dunnage-		
United Kingdom		7,020
Chile	3,000	60
Australia	16,000	320
China	4,000	80
Total dunnage		\$7,480
Grand total	. 1,910,519	\$43,347

The shipments in February were 469,029 feet, valued at \$10,073, and 1,846,110 feet in January, valued at \$44,165; making a total of 4,275,658 feet for the three months, valued at \$97,585. During the corresponding period in 1888 the shipments were 5,279,860 feet, valued at \$150,931.

RECEIPTS OF LUMBER AT SAN FRANCISCO.

	1888.	1887.
Pine feet		209,908,981
Redwood feet	138,235,710	118,693,590
Railroad ties No	2,306,616	1,093,536
Shingles No.	145,336,900	59,688,702

IMPORTS OF STAPLE GROCERIES.

The imports of leading Groceries at this port by sea in March were as follows:

Sugar-	Pounds.	Value.
Hawaiian Islands		\$1,611,548
Philippine Islands	6,832,000	183,000
Guatemala	107,500	2,933
China	116,525	2,860
Totals		\$1,800,341

Coffee-	
Guatemala	\$187.793
San Salvador	141,231
Mexico 146,912	16,841
Costa Rica 433,017	58,437
China	17,895
British East Indies. IOI,019	13,708
Hawaiian Islands	. 105
Philippine Islands	6,805
Totals	\$442,815
Tea— Janan S1,900	00
Japan	\$8,354
	10,221
British East Indies	309
Totals	\$18,884
Rice-	Ø- 7 (- 0
China	\$95,698
Hawaiian Islands	35,871
Japan 11,000	188
Totals	\$131,757
Rice Meal was also received as follows ;	
From— Pounds.	Value.
British Columbia 150,000	\$2,700
Japan	4,391
China	48
Totals,	\$7,139
The imports for the first three months of 1880 compare a	

The imports for the first three months of 1889 compare as follows with the same period in 1888:

Articles-	1888.	1889.
Sugar, lbs		118,004,822
Coffee	7,393,309	6,105,840
Tea	1,265,487	746,214
Rice		17,293,252

During the corresponding period in 1887 the imports were 61,374,827 lbs Sugar, 10,121,559 lbs. Coffee, 812,029 lbs. Tea and 16,080,537 lbs Rice.

EXPORTS OF WINES AND BRANDIES.

1888.		1887.	
Brandy,	Wines.	Brandy.	Wines.
By sea from San Francisco, gals. 94,437	3,401,447	60,572	1,958,032
By rail from the State, gals361,945	3,903,743	412,518	4,943,739
Totals	7,305,190	473,090	6,901,771

The receipts of quicksilver last year were 22,825 flasks, and the exports 16,620 flasks.

The exports of hops by rail and sea during the years 1888 and 1887 were as follows:

	1888.	1887.
	Pounds.	Pounds.
From San Francisco by sea.	357,384	223,316
From San Francisco by rail	2,539,070	2,373,495
From the Interior by rail	4.452,040	2,506,260
Grand Totals.	7, 348, 494	5, 103,071



Safe Deposit Building.

The receipts of canned salmon last year were 546,924 cases against 347,-144 cases in 1887. The number of packages exported by sea was 425,134, and the number of pounds shipped by rail, 7,310,460. In the three months ending March 31,1889, there were shipped 51,427 cases, and 1,492 packages valued at \$307,429. During the corresponding period of 1888, the shipments were 29,718 packages (cases, barrels, etc.), valued at \$183,699.

COMPARATIVE RECEIPTS OF DAIRY PRODUCE.

	1 SSS.	1887.
Butterlbs.	14,181,500	11,410,000
Cheese	5,855,500	4,517,300

The Arctic whaling fleet which sailed from San Francisco during the season of 1888, consisted of 47 vessels, representing a capital of \$1,925,000. The number of men employed was 1,806, The catch for the year included 15,559 barrels of oil valued at \$149,367; 303,587 pounds of bone worth \$758,968, and 1,550 pounds of ivory whose value was \$775.

MONTHLY IMPORTS OF TEA IN 1888.				
MONTHS.	CHINA.		JAPAN.	
	Pounds.	Value.	Pounds.	Value.
January	215,796	\$31,279	276,900	\$32,435
February	. 189,285	28,122	291,775	34,725
March		16,297	189,322	22, 563.
April	. 59,729	10,555	164,745	18,158
May	8,320	1,160	181,196	23,157
June	. 143,569	22,871	279,016	44,476
July	. 62,143	14,252	948,028	113,177
August	. 207,242	37,312	1,339,429	137,730
September	. 220,081	43,033	499,324	52,385
October	. 398,759	71,276	728,905	81,671
November.	. 179,401	29,899	345,014	38,600
December	222,144	35,820	443,839	49,562
Totals, 1888	1,951,672	\$349,210	5,743,389	\$642.305

The amount of tea exported during the year was 14,407,947 pounds.

IMPORTS OF COFFEE FOR PAST TWO YEARS.

(Compiled from R. Hochkofler's Annual.)

From.	1888.	1887.
	Pounds.	Pounds.
Costa Rica		2,885,090
Nicaragua		107,155
Salvador		6,471,405
Guatemala	6,968,581	10, 531,680
Brazil		147,065
Hawaiian Islands		3,710
Manila		14,000
Ceylon	41,160	
Java and Sumatra	1,062,449	419,354
Other Countries	233,677	269,909
Totals	~ 2.1.712.100	20.840.268

The exports of coffee by sea in 1888, amounted to 990,986 pounds, and the shipments by rail to 3,408,460 pounds.

ANNUAL RECEIPTS OF COAL.

	1888.	1887.
	Tons.	Tons.
British Columbia (Wellington, Nanaimo and Eas	t Wel-	
lington)		260, 554
Australian		155,649
English and Welsh		91,248

Scotch	12,615
Eastern (Cumberlaud and Anthracite)	24,102
Franklin, Green River and Cedar River	302,415
Carbon Hill and South Prairie	228,140
Mount Diablo and Coos Bay	39,155
Japan 15,852	
Total	1,113,878

Monthly receipts of customs paid unto the United States Treasury at this port during the past two years.

Month.	1888.	1887.
January	\$ 708,811 11	\$694,209 74
February		520,998 42
March	773,301 69	593,358 34
April	706,508 72	456,275 84
May	. 663,514 16	672,212 60
June	987.749 17	533,363 29
July		619,468 52
August		898,591 46
September	. 793,865 00	589,211 82
October	827,026 92	848,314 54
November	873,418 23	554,087 60
December	804.71500	562,886 24
Totals	. \$9,959,983 07	\$6,742.078 41

The following compilation shows in detail the Collections for Internal Revenue during each month of last year.

Months.		Collections on Lists.	Beer Stamps Sold.	Spirits. Stamps Sold.
January		\$ 318 44	\$30,152 23	\$44,627 40
February			39,594 78	50,879 60
March		. 549.00	41,766 99	63,725 60
April	1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 -	. 1,796 27	47,501 99	47,641 60
May		1,788 23	48,446 11	35,695 00
June			54,492 06	35,593 50
July :			55.991 So	30,395 90
August			54.323 71	45,772 60
September			.54,3.59 79	50,722 10
October			55, 179 So	57,936 30
November			46.673 50	45,486 20
December:			38,696 07	39,207 90
Total	-	\$18,711.04	\$567,177 83	\$547,683 70
Month.	Cigars and	Snuff	Tobacco	Special Tax
	Cigarettes Sold.	Stamps Sold.	Stamps Sold.	Stamps Sold.
January		So oo	\$2,609 24	\$ 2,729 59
February	35,950 85		1.630 70	2,577 84
March	40,276 68	34 56	1,503 11	2,155 84
April			3,425 61	38,073 75
May		100 00	1,483 55	187,990 80



June 33,708 28		2,738 22	27,627 04
July 34,078 25	182 40	2,678 96	8,863 95
August 36,836 58	10 00	2,455 60	6,867 19
September		1,843 86	5,350 32
October 39,647 18		2,873 52	8,380 70
November	IO 00	1,779 13	3,856 87
December		2,744 00	3,931 04
Totals\$443,485 41	\$416 96	\$27,765 50	\$298,404 93

The monthly Clearings of the San Francisco Clearing House for 1888 and 1887 were as follows :

	1888.	1887.
January	\$63.373,433	\$57,234,075
February	63,457.972	44,253,621
March		65,187,089
April	61,867,516	65,650,365
May	70, 592, 543	67,349,421
June		75,497,413
July		77,990,860
August	74,022,812	83,672,988
September	70, 52 5, 3 57	72,154,812
October	87,702,944	74,355,337
November		71,303,591
December	73,849,311	74,531,358
Total Increase	0 10011001	\$\$29,181,930

MANUFACTURES.

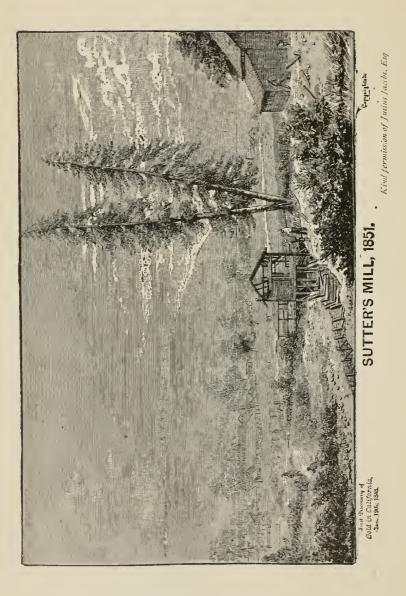
The paramount importance of manufacturing industries is conceded by all students of political science. San Francisco with her agreeable climate, unexcelled transportation facilities by both water and land, and admirable location in a region of untold mineral wealth and remarkable fertility of soil, combines all the requisite advantages of a great manufacturing center.

The foundries, machine shops, boiler and iron works employ about 4300 men and consume yearly more than 30,000 tons of pig and bar iron. Of late there has been great activity in this line necessitating considerable working over time. The aggregate value of products for the year ending June 30, 1888 was, according to the assessors' report, \$7,500,000.

The furniture manufactories give employment to a thousand hands and consume annually nearly nine million feet of imported lumber Much new and improved machinery has recently been put into the saw and planing mills which turn out every thing from a butcher's block to an elegant set of parquet flooring.

The flour and feed mills produce immense quantities of flour, hominy, buckwheat and rye flour, oat meal, groats, corn meal, farina, feed barley, cracked wheat, split peas, graham flour, cracked corn, ground feed and pearl barley. The estimated value of the annual product is nearly \$4,000,000.

The boot and shoe factories employ about 3500 men, women and boys.



The value of their manufactures last year exceeded \$6,000,000.

The tanneries consume 250,000 hides per annum, 5000 cords of bark, and afford employment to a vast number of men.

Nearly 200,000 ocigars are annually made here and 5000 persons are employed in this branch of industry.

There are about 50 wagon manufactories requiring the services of 375 mechanics and laborers.

The making of gloves employs 500 men and girls and the annual product of the factories is valued at \$700,000.

Provision packing is a business of growing importance. The value of beef, pork, ham, lard and tallow packed here annually is about \$3,000,000.

The barrel and box manufactories employ 900 workmen. The number of barrels, half barrels and kegs turned out yearly is 1,450,000, while 20,000,000 feet of lumber are utilized in the making of boxes.

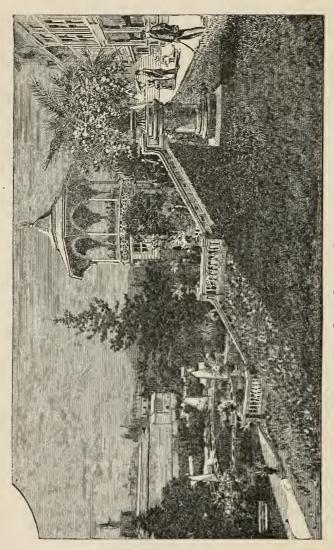
There were 59 vessels built in 1888, which were documented at this port, against 54 in 1887. Nine or ten, including two cruisers, were in course of construction in the yards of this harbor at the close of the year. The cruiser Charleston was launched July 19th last, and is now ready for sea. The value of vessels built at or for San Francisco in 1888, including the Charleston, is over \$4,000,000.

These are but a few of the many diversified manufacturing industries of California's metropolis. The enterprises are backed by ample capital and exert a powerful influence in furthuring the material development of the city and state.

THE METROPOLITAN PRESS.

The press is a mirror wherein is reflected the ideas, sentiments and aspirations of the age. In all that relates to journalistic enterprise, San Francisco papers are up to the highest standard. Intense activity is displayed in news gathering, while passing events are commented on in an interesting manner. The Chronicle. Examiner, Alta California, Call and California Democrat (German) are the leading morning dailies, and the Report, Bulletin, Post and Abend Post (German) are issued every evening except Sundays. All of these have special weekly editions. There are many meritorious weekly and monthly journals and periodicals devoted to the interests of trade, commerce, education, religion, etc. More than a hundred publications are issued.

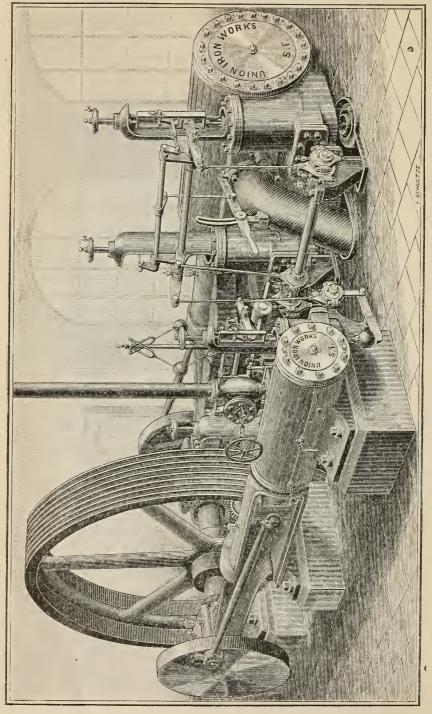




The Future.

We have written of the past and present of San Francisco. What of her future? What is to be the sequel of this honorable past and prosperous present? Considering the appalling disadvantages under which the city labored years ago, her early struggles and the repeated visitations of fire involving the loss of many millions of dollars we can but marvel at her determined progress. Now with all barriers removed, with every precaution that advancing civilization can afford to avert a repetition of past disaster, with a most advantageous location at the western gateway of the Union in a region of great fertility and untold mineral wealth, with a delightful climate attracting thousands of tourists, who invest in Californian enterprises, with railways running to every portion of our land and steamship communication with every quarter of the earth, with the continued expansion of vast commercial, manufacturing and mining interests, with all these favoring factors to solve the problem of success, what can prevent the city entering upon "a career of grandeur eclipsing all past achievements ?" Upon the people of San Francisco depends the realization of Upon them devolve the tasks of spreading abroad their glorious possibilities. a correct knowledge of the city's advantages, of increasing the same in every way possible of manifesting individually and collectively that public spiritedness, which attracts and advances, and of exemplifying in all their courses a resolute belief in the fact that the growth of the cityis conducive to the welfare of all. There are various projects which if carried out could not fail in securing desirable results. One is the perfection of the drainage system, another the construction of better sidewalks. The paving of more streets would promote the public convenience. A new and commodious post office building is an urgent necessity. The quarters now occupied are totally inadequate to meet the needs of the public service. Congress a few months ago appropriated \$8,0,000 for the purchase of a site and it is probable that before many years have passed San Francisco will have one of the finest post office buildings in the United States. Reduction in freight and transportation is imperatively demanded and it is to be hoped that ere long more railroads will center here so that merchants may enjoy the benefits of competition. Another express company ought to be established for the same reason; cheaper transportation would promote the immigration of a desirable class of people, for those who live by honest toil are naturally attracted to a place where high wages are paid mechanics, tradesmen, domestics and laborers of all kinds and where work is continuous the year round.

No thoughtful student of history can review the unparalleled progress of San Francisco in the last forty years from an isolated, obscure hamlet, amid sand hills and brush to her exalted position among the leading cities of the earth; contrasting the difficulties encountered in the past and the incomparable advantages of to-day, whose mind will not be filled with majestic awe as it surveys the heights of possible attainments in the future. Nor can he avoid the inevitable conclusion, that the creative energy of her people, which has wrought such mighty transformations, is destined to accomplish yet grander results in contributing to the world's advancement and perpetuating its civilization.



Driving Machinery, Cable Railroad. Union Iron Works, M'fs.

Representative Houses.

The concluding chapter is devoted to a review of the leading mercantile and manufacturing establishments whose capital and enterprise have figured so largely in the industrial development of San Francisco. Only those houses whose reputations are above suspicion have been mentioned, and if the list be incomplete, it is not because of any bias on the part of the editor or publishers. But few, comparitively, of the retail concerns of the city have a place in this volume because their interests are merely local. "The Industries of San Francisco" being intended for wider circulation than would justify their patronage.

THE ANGLO-CALIFORNIAN BANK.

Corner Sansome and Pine Streets.

This staunch and sterling fiduciary institution was incorporated in 1873. It transacts a general banking business making collections throughout the country and promptly remitting returns, drawing, buying and selling bills of exchange on all parts of the world, negotiating loans, etc. Frederick F. Low and Ignatz Steinhart are managers and P. N. Lilienthal, cashier.

The Anglo-Californian Bank is a branch of the principal bank in London and its operations are world wide. It is of the highest standing and enjoys unlimited confidence. It numbers among its patrons the strongest and most reliable business houses and leading capitalists in every portion of the globe. The management is sagacious and conservative and all the weighty affairs of the institution are conducted in accordance with well-established business principles. The Anglo-Californian Bank has a subscribed capital of \$6,000,000. A capital paid up in cash amounting to \$1,501,500 with a reserve fund of \$500,000. It stands second in the clearing house. Following is the state ment of assets and liabilities of San Francisco branch:

ASSETS.

Cash	. \$2,973,942.16
Due from Banks & Bankers	1,377,672,56
Bullion on hand and in transit	
Loans and Discounts	
Due acc't. Letters of Credit	819,833.78
Stocks and Bonds	54,189.00
Real Estate, Furniture, etc	
	\$11,165.386.08
	\$11,105.300.00
LIABILITIES.	
Due Head Office, London	. \$5,007,781.63
Due banks and Bankers	
Due Depositors	4,823,100.89
Other liabilities	
Undivided Profits	
	\$11,165,386.08

The bank owns its business location and the premises are fitted up and furnished in an admirable manner. Mr. F. F. Low was at one time Governor of California and filled that exalted station in an acceptable manner. Mr. I. Steinhart is a leading capitalist, financier and business man of high repute. Mr. Lilienthal is one of the most accurate and experienced financiers on the Coast. The directors are all enterprising and influential gentlemen whose combined efforts have done much to further the material developement of California's metropolis.



"A man must eat to live, and not live to eat," and no civilized land can boast the possession of any peculiar delicacy that is unrepresented in the stock of this manmouth establishment.

In each line the stock is kept complete. Fruits preserved in juice, and arrack from Wiesbaden, Pates, and vegetables in glass from France.

Cheese and sausages from England.

A matchless line of whiskies, all of special excellence, many of which are now first offered for sale, after ten to fifteen years of ripening and mellowing in foreign countries.

In the cigar department are to be found the most select brands of Havana, Key West and Mexican cigars at wholesale and retail at startlingly low prices.

Havana cigars at \$7.50 to \$8.00 per box, sold everywhere for \$10 to \$11.50 per box.

Two imported cigars for 25 cents, sold at all cigar stores at 3 for 50 cents, and correspondingly low prices all through the elegant selection of fine goods.

Send for our catalogue of prices.

Telephone, No. 1.

LEVI STRAUSS & CO.

14 and 16 Battery Street, Importers of Foreign and Domestic Dry Goods, Hosiery, Ladies and Gent's Furnishing Goods. Sole Proprietors and Manufacturers of the Celebrated Patent Riveted Clothing.

The trade in dry goods, considered as a branch of commerce, is one of the most important now existing is this country. It is said to control a greater amount of capital, to employ directly and indirectly a larger number of persons



and to distribute a greater value of commodities than any other branch of mercantile pursuit.

Consequently it demands prominent recognition in discussing the commercial resources of the city of San Francisco, and the leading houses engaged in this

important department of trade are justly entitled to the notice which they receive. We would direct attention to the representative establishment

of Messis. Levi Strauss and Co. whose facilities for procuring supplies are not surpassed by those of any of their contemporaries and whose magnificent stock of the most desirable styles and seasonable varieties of foreign and domestic



hosiery, underwear, handkerchiefs, white goods, silks, velvets, dress goods, Nott, ingham laces, shawls, skirts, ladies' cloths, cassimeres, tweeds, cottonades, towels, napkins, linens of all kinds, quilts, blankets, flannels, cotton flannels, tickschecks, cheviots, ducks, oil cloths, sheetings, men's furnishing goods, etc., etc., is always large and complete, being replenished constantly from the leading markets of the East and by direct importation from Europe. This house was established in 1853 upon a comparatively moderate scale but strict attention to business and the requirements of trade, a conscientious and honorable system of dealing, with a uniform adherence to the principle of good value and small profits, ensured for the firm a steadily increasing trade and the confidence of patrons, with the legitimate results now observable in the immense business which will bear favorable comparison with that of any contemporaneous establishment on this Coast. The firm occupies a building of five stories 90 x $137\frac{1}{2}$ feet in dimensions for the display of the admirably selected stock. The factory requires the constant services of 250 operators, none but white labor being employed. A competent and efficient force of traveling salesmen is kept on the road and the trade extends all over the U.S., Mexico, Hawaian Islands, Tahiti Islands, New Zealand, etc., etc. Messrs. Levi Strauss and Co. are the manufacturers of the celebrated Patented Riveted Clothing which is widely known all over the Union as the best thing of the kind ever made.

It is manufactured of first-class material, is sewed with the best linen thread and is excellently adapted to the use of those engaged in manual labor. The managers are energetic and pushing business men deserving the success which has attended their enterprise since its inception.

JOHN WIGMORE & SON.

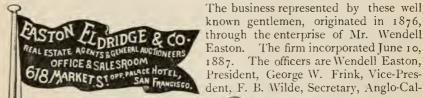
Importers of and Dealers in Hardwood and Lumber, 129 to 149 Spear Street and 26 and 28 Howard Street.

This firm, consisting of Messrs. John and Alphonso A. Wigmore, imports and deals in a general line of Foreign and Domestic Hardwood Lumber, Cabinet Woods, and Veneers, Heavy Timbers, Ship Plank and Locust Tree nails.

The yards are located at No's. 129 to 149 Spear Street and 26 to 28 Howard Street. They are supplied with all essential fixtures and conveniences to facilitate the handling of lumber and the other operations of the business. The lumber dealt in is the best in the market. The firm has furnished the material used in the erection of scores of prominent houses and business blocks in this city and the interior of the state. A branch establishment is conducted at No's. 13 and 15 South Los Angeles Street, Los Angeles, under the style of John Wigmore and Co. for the convenience of customers in Southern California and the Territories, and where in addition to their regular line of Hardwood Lumber and Timber they carry a complete stock of Carriage Material and Hardware, Bar Iron, Steel, Blacksmith's Tools and general supplies.

EASTON, ELDRIDGE & CO.

Real Estate and General Auctioneers, 618 Market Street.



ifornian Bank, Treasurer. This corporation has a capital stock of \$300-000, and the average annual sales amount to \$3,000,000

The main office is located at No. 618 Market street opposite the Palace Hotel. Other offices are at 20 West First Street,

Los Angeles, 826 Fifth street, San Diego, 254 Main street, Stockton and Willows, Colusa County. In addition to these, sub-agencies have been established at every county seat. Messrs. Easton, Eldridge and Co. conduct a general real estate business in all its branches. They deal in business and residence property of all kinds, city and town lots, and are prepared to dispose of tracts improved and unimproved, in parcels to suit purchasers, from 40 acres to 5,000 acres, and at prices ranging from \$10to \$100 per Acre, on long credit, with low rate of interest. These gentlemen have a large amount of valuable land in Colusa couaty, situated in the center of the great Sacramento Valley. There are only twelve states in the union that produce as much

dent, F. B. Wilde, Secretary, Anglo-Cal-DRIDGE REAL ESTATE AGENTS & GENERAL AUCTIONEERS OFFICE & SALESROOM 678 MARKET ST OPP. PALACE HOTEL

The officers are Wendell Easton,

wheat as this county, and only four which produce as much barley. The fertility of the soil may be appreciated from the fact stated by old settlers, that the rivers lands were once covered with pea-vines from ten to twelve feet high, and the toot-hill lands were one vast field of oats from four to nine feet in height. Timber of all kinds abound; water is abundant and of the best quality. The climate is delightful. The fruit productions of this section are marvelous, and the transportation facilities both by rail and water unexcelled. Correspondence is solicited and personal visits are invited: Messrs. Easton, Eldridge & Co., transact a large amount of business by means of their auction sales, which afford the best of opportunities for the purchase of homes and the making of advantageous investments. These gentlemen run a large number of excursions to different points in the central part of the state on the occasions of their sales. To those seeking homes in California for health, pleasure or profit, these agents will be pleased to extend all courtesies, and impart desired information. Their thorough acquaintance and familiarity with real estate values, are of great advantage to investors and buyers. No less than 160 men are employed in all departments of the business. In making mention of the principal office in San Francisco, we would state that it is large, handsomely furnished, and divided into a number of apartments to facilitate the operations of the different branches of business. Some idea of the magnitude of the office may be gained from the fact that it covers 5,000 square feet of ground, and has entrances on both Market and Post streets. The gentlemen connected with this corporation are reliable, progressive business men, who enjoy the unqualified esteem and confidence of all with whom they have had business relations.

SAMUEL HASLETT.

HASLETT & BAILEY.

452 Spear street, Warehousemen, Members San Francisco Produce Exchange.

Proprietors and Lessees of the following first-class Storage Warehouses: Seawall Grain Warehouses, cor. Sansome and Lombard streets; Flint's Warehouses, cor. Greenwich and Battery streets; Cunningham's Warehouses, cor. Front and Green streets; Pacific Free Warehouses, cor. Front and Broadway; Hathway U. S. Bonded Warehouses, Spear street Wharf; Humboldt Warehouses, Spear Street, between Harrison and Bryant; Beale street Warehouses, cor. Beale and Bryant; California Warehouse, Townsend street, cor. Second.

The City of San Francisco is abundantly supplied with Warehouse accommodations for receiving and storing the immense quantities of grain, flour and merchandise of every description which the vast and constantly increasing wants of the Great Port of the Pacific require; and it has been estimated that at least two-thirds of the wholesale business of the Port is transacted through its warehousemen.

Among the most prominent and enterprising of the firms engaged in this line of business is that of Haslett & Bailey, consisting of Messrs. Samuel Haslett and Chas. H. Bailey, gentlemen who have long been identified with the development of the commercial interests of San Francisco and California and who enjoy the highest esteem of all with whom they have had business relations, because of their ability, integrity and enterprise.

This firm now operates eight large warehouses, located as above.

The Seawall Grain Warehouses, on Battery Street corner of Lombard, were formerly known as the North Point U. S. Bonded Warehouses. These houses two in number, were destroyed by fire, in 1879 but were immediately rebuilt in the best and most substantial manner, by their owner, the late John Zeile, and were conducted as U. S. Bonded Warehouses till 1886. They were afterwards leased and opened by Messrs. Haslett & Bailey for storing grain, for which their situation, right on the sea-wall makes them specially adapted. They cover two 50 vara lots and have a capacity of 10,000 tons.

Flint's Warehouse on Battery street, corner of Greenwich, consists of three different houses which have a capacity of 8,000 tons. They are the property of Dr. Thomas Flint, capitalist and land-owner of San Benito County. They were established in 1860, were at first run as wool warehouses, and later were fitted up for the storage of grain. In 1886 they were leased to the present proprietors. Large quantities of grain are handled there every season.

Cunningham's Warehouses, on the corner of Front and Commerce, extend back to Battery. These consist of five different houses, and cover an area of two 50 vara lots, with a total capacity of 8,000 tons. They are a part of what is known as the Cunningham Estate, the local agent for the property being Jerome Lincoln, Esq., and were for many years conducted by Mr. J. W. Cox, a well-known citizen of pioneer days. Mr. Haslett became his partner in 1877, and the firm carried on the business as J. W. Cox & Co., till 1882, when Mr. Cox retired in favor of Mr. Bailey, the firm then taking its present well-known title.

The Pacific Free Warehouses, on Front and Broadway extend along the latter street to Battery and consist of three warehouses which cover an area of three 50 varas, and have a capacity of 15,000 tons. They were built by W. S. Clark, capitalist, and real estate owner of San Jose; were conducted by the firm of Jas. T. Haycock & Co. for many years and afterwards by their successors, Gilman and Danforth. They were leased by their present proprietors in 1884, and are now recognized as among the best warehouses in the city for the business of the "jobbing trade".

The Humboldt Warehouses on Spear street corner of Harrison, consist of six warehouses, which with the adjacent yard, occupy a whole block of land, 550 feet square and have a storage capacity of 20,000 tons. In the immense yard, millions of feet of lumber and quantities of pig iron are taken on storage.

The Hathaway U. S. Bonded Warehouses and Yard also on Spear and Harrison streets, opposite the last named, cover a space of 120 feet frontage and have a capacity for 7,000 tons. These like other bonded warehouses are under control of the U. S. Government who keep a store-keeper of their own in charge all the time, but at the expense of the proprietors, who are under very heavy bonds to the Government for the safe-keeping of the goods placed in their charge. These and the Humboldt Warehouses just mentioned, were built by Dr. E. V. Hathaway in 1858, who conducted them himself till 1885 when they were leased by their present proprietors, from the owners, Messrs. Martin, Ballard & Magee. These warehouses are situated so close to the Oregon Railroad & Steam Navigation Co., that they are the chief depositories and store-houses for the large quantities of Oregon produce that finds its outlet in this State, and, through the opening of the Northern Pacific Railroad with its facilities for shipping eastward, has affected the warehouse business of this locality. These houses are still occasionally tested to their utmost.

The Beale Street Warehouses, corner Bryant and Beale streets, were built by Capt. Geo. Reed, in 1859, and were in those days used for grain only; they cover two 50 vara lots and have a capacity for 10,000 tons. They are the property of Judge S. C. Hastings and Judge William Wallace, and were leased by their present proprietors in 1886.

The California Warehouse, on the corner of Second and Townsend, was the property of the late Wm. Sharon and the late A. A. Cohen. It was founded and specially built for Messrs. Haslett & Bailey in 1882. It covers a full 50 vara lot, and has a capacity of 4,000 tons. It is connected with the railroad by a special switch, and is the only warehouse in the city which railroad cars can run right inside of; an inestimable advantage to owners of goods in the winter season. This warehouse is specially bonded by the U. S. Government for the storage of teas and is much used by importers for that purpose, there being usually 40,000 packages stored there in the season.

It will thus be seen that the warehouses operated by this firm are located in the most favorable parts of the city for their business and extend from the Seawall, all along the water front to the railroad depots; bringing "ship and rail together" in the only manner feasable in the present state of the water front; they are well built and fully equipped with all the proper appliances for carrying on their business in every detail and in accordance with all the regulations of the City Fire Department.

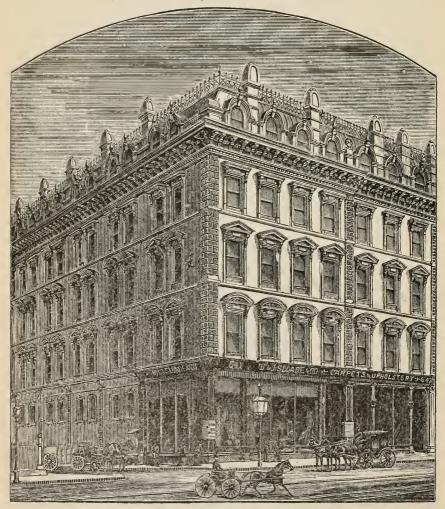
To attend to all the details of this great and constantly increasing business is no easy task involving as it does the most constant and vigilant oversight at all points; seeing that all goods in the various Warehouses are properly received, stowed away, taken care of and duly delivered as the owners require. All operations are conducted under the immediate personal supervision of the two members of the firm and the four sons of the senior partner, Mr. Haslett, assisted by a staff of nineteen clerks and a large force of trained and experienced warehousemen, who are sometimes called upon to handle the entire cargoes of two or three foreign ships at a time.

JUDSON MANUFACTURING CO.

Office and Salesroom 14 and 16 Fremont street.

The Judson Manufacturing Co. was organized and incorporated in the year 1883. It engages in the manufacture of files, tacks, hardware and bar iron harrows, cultivators, etc., and makes a speciality of the California Victor Mower.

The agricultural implements made and sold by the firm are used extensively in the fertile regions of the Pacific Coast, while the tools and hardware supply the demands of carpenters, builders and machinists. The office and salesroom were formerly at No. 8 Pine street, but have been removed to 14 and 16 Fremont street. The store is 50x150 feet in dimensions. On the floor are stored immense quantities of 3d fine nails, cases of tacks, machine bolts, etc. All goods are manufactured of the best material, and give first-class satisfaction wherever used. The works are located on the shore of the bay in West Oakland, and the premises cover fourteen acres of ground. They are divided into a large number of departments, the work of each being conducted under able superintendence, and all being united under one general systematized plan comprehending every detail. Four hundred men are usually employed, and the payroll amounts to \$20,000 per month. These facts indicate what a boon this gigantic industry is to the laboring classes, and what great benefits are conferred upon the community favored with its location. The machinery in the rolling mills, blacksmith shop, mowing machine shop, foundry, bridge works, tack works, wood works, and every other department, is of the most improved patterns and as near perfection as modern ingenuity has been able to attain. All operations are conducted on an extended scale. Two or three tons of tacks of several hundred varieties are produced daily. The volume of business transacted amounts to one million dollars annually. The managers and stockholders of the company are gentlemen of wealth, who are actively interested in promoting the business interests of this Coast. The officers are : Egbert Judson, president; D. Henshaw Ward, vice-president and general manager, and C. B. Morgan, secretary. The following named gentlemen are directors : Egbert Judson, D. Henshaw Ward, V. D. Moody, J. F. Cowdery, N. Ohlandt, Henry Williams, George A. Moore.



W. AND J. SLOANE & CO. Carpets, Furniture, Upholstery and Window Shades, 641 to 647 Market street. The house of W. and J. Sloane & Co., located at Nos. 641 to 647 Market

street, represents the oldest and largest carpet concern on the continent; the main establishment being located in New York City. Messrs. Charles Watson and George D. Cooper are the resident managers of the San Francisco branch, under whose energetic control the business has assumed wonderful proportions. The headquarters occupy two stores, 72x160 feet in size, which contain six floors, affording an abundance of room for the display of goods and for the various requirements of the business. The offices are magnificently fitted up, and the valuable assortment of stock is tastily arranged to facilitate handling and inspection. The carpets dealt in by this house are those of the best known manufacturers and their styles the very latest designs obtainable. Their carpets may be seen on the floors of the finest mansions of which the city can boast. The upholstery is likewise used in the furnishing and ornamentation of the finer residences and the window shades form a conspicuous feature in beautifying numerous parlors and drawing rooms. We can safely state that there is no establishment in San Francisco where a finer or more elaborate display of artistic furniture can be found. By rigidly adhering to the policy of handling no goods but the best, the house has acquired an enviable reputation in commercial circles and the unqualified esteem and confidence of its patrons. The trade extends allover the union, and that of the San Francisco branch embrades the entire territory of the Pacific Coast. We think it would be impossible for one to go to a reliable carpet store anywhere in the United States, and fail to find the goods of W. and J. Sloane & Co. kept in stock. The business employs about a hundred persons making a very considerable pay-roll. The clerks are all polite and obliging and the managers will be found pleasant to deal with and thoroughly reliable in all their transactions. The store is admirably appointed in all respects to facilitate the operations of trade. The firm gives careful attention to all orders received and conducts all business under a careful system of management.

JACOBS & EASTON.

General Insurance Agents, 423 California Street.

Messrs. Julius Jacobs and Geo. Easton are the able gentlemen who compose this leading Insurance Firm. They are managers for the Pacific Coast of the Fire Insurance Association of London, capital, \$4,500,000; Springfield Fire and Marine Insurance Co., of Springfield, Mass., assets, \$3,099,904; Glens Falls Insurance Co., Glens Falls, N. Y., assets, \$1,578,086; German Insurance Co., of Illinois, assets, \$2,187,173; Merchants Insurance Co., of Newark, N. J., assets \$1,312,031; Howard Insurance Co., of New York, assets, \$739,020; Union Insurance Co., of Philadelphia, assets \$796, 542; Concordia Fire Insurance Co., of Milwaukee, assets, \$538,844; and the Manufacturers and Builders Fire Insusance Co., of New York, assets, \$494,106.

They also control the city department of the Insurance Co. of North Amer ica, of Philadelphia, having assets of \$8,436,891. With this aggregation of assets the agency is enabled to assume risks of any magnitude and it does an annual fire business as large as that of any house on the Pacific Coast, while the firm has an established reputation for fighting fraudulent losses and has succeeded in landing several fire bugs in the penetentiary. Its prompt and straightforward manner of liquidating honest claims has earned for it an enviable reputation and an influential patronage composed of the best people of this section. Messrs. Jacobs and Easton employ hundreds of agents who operate all over the territory west of the Rocky Mountains. The office is large, well lighted, contains a strong double vault and excellent furnishings.

The present firm was organized in 1878, succeeding Potter, Jacobs and Easton, which firm was established in 1874. Mr. Jacobs is one of the oldest insurance men in California and enjoys the distinction of being one of the most distinguished Pioneer Underwriters of the Pacific Slope. He took his first risk in this state in 1860 as agent at Folsom, Cal., of the North British and Mercantile Insurance Co. Mr. Jacobs was at one time general agent for the Occidental Insurance Co., and subsequently became special agent for the North British and Mercantile Co. Mr. Easton commenced his career in the insurance business with the last named company and by assiduous study and attention has mastered its every detail. Both gentlemen are deservedly popular in financial circles.

Morris Kaempfer.

Sigmund S. Bamberger.

BAMBERGER & KAEMPFER.

Sonoma Wine Vaults. Growers of and Dealers in California Wines and Brandies, 657-667 Market and 3-11 Third street,

This business was inaugurated by the present managers in the year 1885. Messrs. Sigmund S. Bamberger and Morris Kaempfer are the partners in this progressive firm. Mr. Bamberger was formerly identified with the well-known house of Kane, O'Leary & Co., while Mr. Kaempfer was connected with the

firm of Brown Bros. These gentlemen are grape growers and manufacturers of superior California wines and brandies. The business has been ably and successfully managed from the start, and as a logical consequence is to-day one of the most extensive of the kind in the west.

The main depot and wine vaults are located on the south-east corner of Third and Market streets and contain all necessary fixtures and



arrangements for the storing and preservation of immense quantities of wines and brandies. The tanks hold from 1,000 to 1,500 gallons, and contain some choice wines which have been kept for many years. The great bulk of trade is located on this coast. None but case goods are shipped East. The superior excellence of the wines and brandies of the firm has made them general favorites with the trade and they are eagerly sought for by connoisseurs and the consuming public. The office is neatly arranged and magnificently fitted up, while the salesroom contains all desirable conveniences. Orders receive prompt attention. The business of the house is conducted with the utmost system and dispatch, and the wines and brandies are promptly prepared for shipment to dealers and customers in California, Arizona, Nevada, New Mexico, Utah, Idaho, Oregon and Washington Territory. Nine men are employed, and the pay-roll is quite large. Messrs. Bamberger and Kaempfer are thorough-going business men, possessing an abundance of pluck and enterprise. Both gentlemen are eminently worthy of the confidence and patronage of the public, and no firm stands higher in commercial circles.

JOHN A. ROEBLING'S SONS CO.

Manufacturers of Wire and Wire Rope, 8 California street, 14 Drumm street, S. V. Mooney, Manager.

This enterprising corporation established business in San Francisco in 1879. Mr. S. V. Mooney is the efficient manager. This gentlemen is about 40 years of age and is eminently fitted by long experience and close application for the important position he occupies. The business in San Francisco has grown to large proportions under his energetic control. The company also does business at Trenton, Chicago and New York, the headquarters of the concern being at Trenton. It engages in the manufacture of insulated electric wires, and acts as agent for the New Jersey Wire Cloth Co. and for the Buckthorn Fence Co., which are under the same proprietorship. The San Francisco branch carries a full and complete assortment of iron and steel wire ropes, bridge cables. ship rigging, wire goods and electric wires of every description which are furnished with necessary fixtures and materials to the electric light companies on this coast at very reasonable rates. The wire cable made by this company are noted for their strength and durability and their efficiency can be seen in the operation of the excellent cable system of California's metropolis; and not alone here, but in every city where cables are used; even as far as Melbourne, Australia. The volume of trade extends all over the coast, and is continually increasing. The barb wire manufactured by the John A. Roebling's Sons Co., has no superior among fencing materials and is very popular with California ranchmen and stock raisers. By strictly adhering to correct principles of honorable dealing, this company has won and retained the full confidence of its patrons. Mr. John A. Roebling designed the greatest engineering enterprise the world has even seen, viz., the construction of the celebrated Brooklyn bridge. At his death, this stupendous work was carried forward to a successful completion by his son, Col. W. A. Roebling, and remains to-day the grandest triumph of mechanical skill ever witnessed and a lasting monument to the name and fame of the builders. The cables of this massive bridge was manufactured by the John A. Roebling's Sons Co. Their great specialty is cables for street railways. They manufacture cables that are unsurpassed, as their record on the various roads goes to show. They are continually improving upon the same and leaving nothing undone that can add to their strength and usefulness.

PACIFIC WOODEN WARE & COOPERAGE CO.

Office 323 Front Street.

The Pacific Wooden Ware and Cooperage Co. organized and incorporated in October, 1881 and has a capital stock of \$150,000. The main office is centrally located at 323 Front street, the cooperage on Brannan near Eight street and the Wooden Ware Factory on the corner of Sixth and Channel streets. The company engages in the manufacture of pails, tubs, churns, washboards, ice-chests, beer- coolers, wine, liquor, salmon, beef, butter, vinegar and syrup barrels and kegs, and wooden ware of all descriptions. A general line of cooperage stock of white oak, maple, sugar-pine, fir, white and red cedar, etc. is kept constantly on hand. The trade is supplied with wine and liquor stock of all sizes and of the best quality. The goods give the most perfect satisfaction and meet with a great demand. Extensive shipments are made to the most prominent vineyards, wineries and distilleries in all parts of the coast. The cooperage shops comprise a large number of buildings which are thoroughly equipped with the best machinery and appliances known to the trade. Α large amount of skilled labor is employed under the direction of competent foremen who exercise the greatest care to allow no piece of workmanship to leave the premises that is in the least degree faulty. The most perfect system of management obtains in all the affairs of this industrial enterprise. No less than 130 men are steadily employed showing how important is this industry related to the support of the laboring classes. The products are shipped both by rail and water; the location of the shops adjacent to a railway line and wharf affording unsurpassed transportation facilities. The wooden ware factory on the corner of Sixth and Channel streets is excellently equipped and arranged for business purposes. The officers of the Pacific Wooden Ware and Cooperage Co. are Henry L. Dodge, president and A. Gewer, secretary. They are gentlemen of the highest standing in the business community, whose indefatigable enterprise and puble spiritedness have done much to advance the material interests of this metropolis.

BUCKINGHAM & HECHT.

Manufacturers and Importers of Boots, Shoes and Leather, 25 and 27 Sansome street and 49 and 51 Front street, Portland, Or.

This representative business was established about 1858 by the firm of Hecht Bros. & Co. and became incorporated in the year 1866. Mr. M. H. Hecht is president, Mr. L. P. Wiel, vice-president and Mr. H. I. Solomon, secretary and treasurer.

The store on Sansome street is 38 x 120 feet in dimensions and consists of five floors and basement. The office is in the rear of the first floor and very handsomely fitted up. The managers have erected a new factory on the corner of twenty-sixth and Valencia streets, the main-building of which is 120 x 200 feet in dimensions and three stories high, and a smaller one 23 x $143\frac{1}{2}$ feet in size. These facilities enabled them to meet and accommodate the great pressure of trade. From five hundred to six hundred hands are employed, showing how important is this industry related to the comfort and support of the working classes. The shoes made in this establishment are probably unsurpassed in any feature of merit, in style, fit, comfort, neatness or finish, nothing but the finest quality of material entering into their manufacture and none but the best skilled workmen being employed. The capital stock of this Co. is three quarters of a million dollars, all paid up. Trade is carried on all over the Pacific Coast. The officers and managers are gentlemen of the highest standing in business circles, whose able administration of affairs and indefatigable enterprise in meeting the public wants have been the leading factors in the success achieved.

THE MUTUAL LIFE INSURANCE CO. OF NEW YORK.

Richard A. McCurdy, President, A. B. Forbes, General Agent, 401 California street.

This company is well known to every person who has given the slightest attention to the subject of life insurance. It is the largest corporation of any kind in the world; its cash assets being greater than the total capital and surplus of the bank of England. For forty-six years it has stood for the best in both the theory and practice of Life Insurance, and has done more than any other company to place the distribution of surplus upon a scientific and equitable basis, so that each and every policy-holder may receive the amount of dividends due according to the risks assumed by the company and the premiums paid by the assured. The amount it has collected, disbursed and invested for the benefit of the assured, and the profits it has returned to policy-holders are from seventy-flve to two hundred and fifty per cent. greater than the results accomplished by any other company in this country or the world.

Since its organization the sums paid policy-holders have aggregated nearly \$275,000, and has accummulated in safely invested funds over \$128,806,851.88 for the payment of future claims and dividends to policy-holders as they become due by the terms of their contract. The Mutual Life has always been popular in California and its career has been marked by a steady and prosperous growth in business. The company issues policies on all the usual life and endowment plans, and offers its distribution policy as the most desirable form of life insurance contract ever presented. It places no restrictions upon the insured in respect to residence, travel or occupation after two years. Dividends will be credited at selected periods which can be drawn in cash if desired. The contract is in the simplest form and all danger of forfeiture is avoided. A definite and liberal cash surrender value is guaranteed, for which the policy can be canceled. Death claims will be paid as soon as proofs are accepted. Policies are issued having distribution periods of fifteen or twenty years, as the applicant may elect.

The options which are presented to the insured at the end of any distribution period are as follows: He may surrender policy and dividends for cash or, surrender policy for a paid-up policy and draw dividends in cash; or, surrender policy and dividends for a paid-up policy; or, continue policy and use dividends in reduction of future premium; or, continue policy (at original rate) and draw dividends in cash; or, continue policy (at original rate) and let dividends increase policy; or, continue policy (at original rate) and let dividends increase policy; or, continue policy (at original rate) and let dividends increase an annuity. A paid-up policy is guaranteed at any time after the third annual premium is paid, in accordance with the laws of the State of New York. Endowment policies issued by this company, can at their maturity, at the option of the insured, be converted into participating life policies of increased amount without further medical examination.

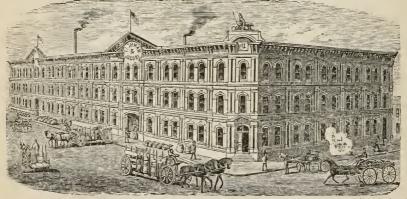
Persons desiring life insurance, or good agents wishing to obtain positions will do well to call upon or address A. B. Forbes, general agent Pacific Coast, 401 California street.

LACHMAN & JACOBI.

Dealers in California Wines, Bryant and Second streets.

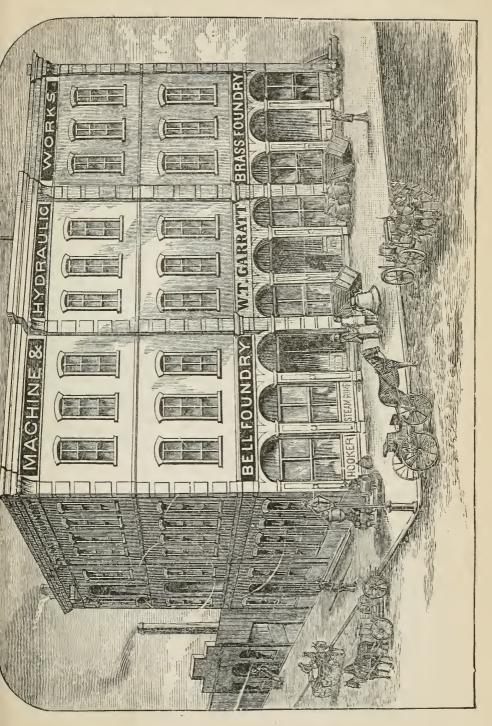
Messrs. Abraham Lachman, Frederick Jacobi and Jacob J. Jacobi are the individual partners who constitute this able firm. They established their present business in 1876, which has since assumed enormous proportions and necessitated enlarged facilities. During the year 1886, the firm shipped $27\frac{1}{2}$ per cent. of all the wine sent out of the state, and during the first six months of the year following 33 per cent. The vineyards owned and cultivated by the firm in Fresno and Sonoma counties are known the world over for the unsurpassed excellence of their products. All necessary accommodations are provided to facilitate the successful prosecution of this business in all its departments. The spacious buildings on the southeast corner of Second and

Bryant streets have a capacity for the storage of about 2,500,000 gallons of wine while 2,000,000 gallons more can be stored in the country. The cellars contain four six thousand gallon casks, together with a large number of smaller ones holding from 2,500 to 4,000 gallons. In the rear of the large three story structure, 160x275 feet in size, located as above, are two smaller building used; the one for making sherry and the other as a cooper shop. The establishment contains an engine of 75 horse power for driving, hoisting, pumping and steaming purposes. The sherry house has a capacity of 100,000 gallons, while the cooper shop employs 26 men and turns out over 200 barrels per day which are used as receptacles for the transportation of the wines to all portions of the United States. One hundred cases are turned out each day from the bottling department. The offices of this mammoth concern are constructed of maple and other choice varieties of native wood, and are provided with a large vault, handsome desks, furniture and fixtures. The wood used for cooperage purposes is obtained from the forests of Michigan, Indiana and Arkansas, and the iron hoops are made in Pennsylvania and Ohio. Seventy-five men are employed in the business; and the average pay-roll is -\$1,200 per week. This firm shipped 1,814,335 gallons, exclusive of the vast quantities sold on the Coast which with north-eastern shipments made fully



2,500,000 gallons disposed of during the year 1887. The total number of gallons shipped by Pacific mail steamers, was 918,930, of which 26 per cent. was contributed by Messrs. Lachman and Jacobi; the amount sent by rail was 4,430,000 gallons; 33 per cent of which was sent out by their house; the total shipment by clipper was 736,597 gallons, of which this firm furnished 22 per cent. The brands handled include white wine, claret, angelica, muscat sweet, muscat dry, maderia, port wines, sherry, hock, mount vineyard, malaga, cucamongo wines, sweet catawba, dry catawba, grape brandies, mountain wine, riesling, gutedel, zinfandel, white and red, California cocktail ; and in fact every species of wine produced on the coast.

The customer in ordering can rest assurred that this firm keeps only the soundest and most popular brands by which they have aided greatly in giving California wines the reputation which they bear abroad. Messrs. Lachman & Jacobi have resident agents in New York. New Orleans, St. Louis, Chicago, Dallas, Texas, and have travelling representations in all parts of the union. The members of this firm have long been identified with the wine-making industry and are distinguished for their thorough and accurate knowledge of the wants of the trade and their liberal progressive business methods.



W. T. GARRATT & CO.

Brass Founders and Machinists, Corner Fremont and Natoma streets.

The brass and bell foundry and machine and hydraulic works of W. T. Garratt and Co. had their beginning in San Francisco in 1850. For years this was the only house where brass founding was done with similar mechanical labor on this coast. The business was small at the beginning but in 1853 took a definite shape and has continued to increase until now. The works are among the most important of the kind in the United States for the variety of their products. The articles made include bells, hydrants, valves, faucets and miscellaneous castings, from the smallest to largest size, in brass, Babbit metal and other alloys. In iron and general machine business, Messrs. W. T. Garratt and Co. make globe-valves, safety valves, fire hydrants, water and gas gates and cast iron fittings for large pipes. Among the specialties of the firm may be named Hooker's direct-acting steam pump, Richards' Centrifugal pumps, Hall's Patent Duplex steam pumps, pumps for wineries, electric pumps, hand pumps air compressors, mining pumps, (among which is Garratt's jack head or miners sinking pump which for lightness, durability and the ease with which the valves can be replaced has no superior. Muddy and gritty waters do not obstruct itsaction), mining, irrigation and water works machinery and engineers findings. The brass foundry and office, a cut of which is shown on the preceding page, are located on the corner of Fremont and Natoma Streets while the Pump and General Machinery Works are at the corner of Fifth and Brannan Streets. Both establishments are fitted with the most improved machinery which is operated by a Corliss Engine of immense power. The largest and best bells on this coast were cast in this foundry and it is said that a greater variety of work is done here than in any other establishment in the United States. The concern gives employment to a large force of skilled workmen many of whom learned their trade as apprentices in this foundry and shop. Mr. W. T. Garratt, the founder of this important establishment, is one of the old California pioneers having come here, when only 20 years of age, from Cincinnati, Ohio. For a short time after his arrival here he mined at Big Deer Creek and later came to San Francisco and entered the foundry of G. W. Schultz, where after but one months service he was admitted as a partner. The disastrous fires of the early days, three times swept away his savings but with undaunted spirit and increased activity he rebuilt and pushed on to that success he is now enjoying. In the general march of advancement that has made this city and state conspicuous, Mr. Garratt has been an important figure. From 1870 to 1874 he represented the city and county of San Francisco in the State Senate and earned for himself the good will of the whole community by the careful and conscientious manner in which he performed his duties. He has filled many positions of honor among which is the Presidency of the Territorial Pioneers. The firm enjoys a large trade which extends to all parts of America, west of the Rockies, into Mexico, South and Central America, Australia, China, Japan and the Islands of the Pacific and is in all particulars one of the most important pillars in San Francisco's temple of manufacture.

THE MORTON DRAYING & WAREHOUSE CO.

Main Office, 204 Battery street.

Although not an industry in the strict sense of the word, still the business of this company is of so large a character as to be classed under that head.

The business was established in 1849, and has continued without interruption, save a change in name.

The patronage having grown to large dimensions, it was deemed best to incorporate, which was done in the month of March, 1888, with a capital stock of \$100,000.

As the name indicates, two lines of business are followed by this company. First a general draying business, and by general is meant the transferring of anything that can be transported from one pound to fifty tons in weight.

This company is fully equipped with trucks, express-wagons, lumber-wagons, box-wagons, block-wheels, etc., in fact all kinds of vehicles for all kinds of work.

The offices are located at 204 Battery street near California. The branch office at the north-west corner of Fifth and Townsend streets, directly opposite the freight depots of the Southern Pacific Company.

The second line of business is a general warehouse business for the purpose of storing grain and merchandise.

The facilities of the company in this line are first-class in every respect, it having large and commodious brick buildings, centrally located, etc.

Morton's south end warehouse is an A I first-class bullding, situated on Townsend street between First and Second streets having a capacity of 10,-000 tons, also a side track from Southern Pacific Company's lines to the door, thus saving extra handling of goods; thereby lessening expense on same.

The other warehouses known as South Point warehouses, are situated on Berry street between Third and Fourth streets. They comprise an A. 1 firstclass brick building a capacity of 9,000 tons.

The facilities of this warehouse cannot be excelled. There are large wharves connected therewith, where steamers, schooners, barges, etc., can discharge their cargoes at the door.

In conclusion it is safe to say that this company cannot be excelled in the facilities offered for the transporting, storing and delivering of grain and merchandise of every kind. The officers of the company are as follows, *viz*:

John Morton, President, Wm. R. Morton, Treasurer.

NEUSTADTER BROS.

Manufacturers, Importers and Wholesale Dealers in Men's Furnishing Goods and Clothing, cor. Pine and Sansome streets, San Francisco, California.

The members of this firm are Henry, J. H. and David Neustadter, Wm. I. Walter, S. Feuchtwanger and I. Oppenheimer. Mr. Henry Neustadter, Mr. I. Oppenheimer and Mr. William I. Walter are resident in New York, and the other members of the firm in San Francisco.

This house has branches in New York and Portland, Oregon. Their storeon Sansome street is 50x175 feet, and contains flve stories and a basement, all devoted to the sale and handling of their large stock of men's furnishing goods. They also own the "Standard Shirt Factory," a building $137\frac{1}{2}$ feet spuare and three stories high, on the corner of Gough and Grove streets; where are made their celebrated "Boss of the Road" overalls and "Standard" white shirts, which have taken the leading place on this coast, and are the best made in the United States.

The stock carried by this firm is very large and 'complete, includes everything in men's furnishing goods, and is largely imported from eastern and foreign markets and manufacturers, representing the best makes of both Europe and America.

Being the largest importers of men's furnishing goods in the United States, they are able to obtain and offer the trade a very superior line of goods, and at bottom prices. In goods of home manufacture also, their facilities are second to none on this coast, employing as they do, over 700 persons in their business in the manufacture of "Boss of the Road" overalls, "Standard" white shirts, overshirts, underwear and many other lines for which this firm has become noted.

The pronounced success this house has achieved, is largely due to the judicious tact and well directed energy exercised in their business affairs, and a close adherence to a system of honorable dealing in all their varied transactions, has won them the fullest esteem and confidence of the trade in general.

G. W. ARMES.

Dealer in Wooden and Willow Ware, 117 and 119 California street.

Mr. G. W. Armes was born in North Hadley, Mass., in 1830, removed with his parents to Michigan in 1834, and came to California in 1852. At that date he formed a co-partnership with his brother, C. W. Armes, under the firm name of C. W. Armes & G. W. Armes, to engage in the manufacture of brooms, the firm making the first brooms ever made in California. In 1859 R. B. Dallam was admitted to partnership, and the style of the firm was changed to Armes & Dallam. The new firm bought and succeeded to the Wooden and Willow Ware business of Messrs. Hawxhurst & Son, and in



1862, bought out the Wooden Ware Factory of Messrs. Parish & Co. For about 20 years thereafter, the firm was heavily engaged in the manufacturing of brooms and wooden ware, employing from 50 to 75 persons in the various branches of their business, and doing not a little to develop the young manufacturing interests of the State. In the fall of 1886, Mr. G. W. Armes retired from the old firm, and established business at 117 and 119 California street, as an importer and jobber of wooden and willow ware, brushes, twines, paper, paper bags, etc. The different goods handled are manufactured from the best materials, and are excellently suited to all the requirements of use. The firm has several valuable agencies, the most important of which is the Pacific Coast Agency for the clean sweep brooms, which are great favorites with housekeepers. Six employees are needed in the establish-The trade of this house extends over ment. California, Nevada, Oregon, Washington Territory, Mexico, the Hawaiian Islands, Japan and Australia. Mr. Armes is deservedly popular in the community, and owes his success

to indefatigable energy and well directed enterprise.

FR. H. ROSENBAUM & CO.

Importers of French, German and English Window Glass, 567 Market street.

This firm was established in 1862 by the present proprietor, Mr. Fr. H-Rosenbaum, and deals in French, German and English window glass and crystal sheet, colored, enameled and photographic glass, German looking-glass plates, and French plate glass. Mr. Rosenbaum conducts a very large business, principally on the Pacific Coast; and his weekly pay-roll averages upwards of \$450. The principal salesroom is quite large, occupying a surface of 45x175 feet. Above this floor the manufacture of plate glass mirrors is carried on. At the rear of this building is a commodious warehouse 75x140 feet in dimensions, fronting on Stevenson street, which is used for the storage of the various goods handled by the house. The office is furnished principally with ground and figured glass of most elegant design; the woodwork is of black walnut and pine.

Mr. Rosenbaum's long experience in this line of business, enables him to compete favorably with leading houses in the United States, and the quality of his goods is unsurpassed. Mirrors ordered from this house, adorn the walls of some of the finest drawing-rooms in San Francisco; while the massive plate glass windows which add so much to the attractiveness of the stores, owe their introduction in great measure to the enterprise of the founder of this firm. Mr. Rosenbaum is well-known to the business community of San Francisco for his integrity and honorable dealing, and should continue to receive that liberal patronage bestowed upon him in the past. The interior of this establishment is a marvel of artistic beauty, and is calculated to awaken in the mind of the visitor, some notion of the great magnitude of this industry, its important relation to our household economy, and the extent to which it contributes to the sum total of domestic happiness. Orders receive accurate and immediate attention, and the goods commend themselves to popular favor.

MUSER BROTHERS.

Importers and Manufacturers of Real and Imitation Laces, Embroideries, Curtains, etc. 541 Market street.

This house was started here in March 1869 under the firm name of Duden-Freres and Co. which firm was composed of Wm. Duden, F. W. Muser, Richard Muser and Otto Muser. In July 1881 Mr. W. Duden withdrew from the partnership and the firm name was changed to its present style. The gentlemen of this house manufacture their real laces and embroideries, and are among the heaviest and oldest importers of imitation laces, curtains, handkerchiefs, etc., in the United States. The store occupies two floors 30 x 152 feet in size, containing the stock of real and imitation laces and other goods, while an addition of 30 x 70 feet, at 539 Market street, is exclusively devoted to curtains and curtain materials. The office and salesroom are nicely fitted up with all the necessary fixtures to facilitate the expeditious transaction of business. The firm has houses in New York corner Broome and Greene streets, Brussels, 44 Boulevard de la Seine, and has permanent purchasing offices in Nottingham, Paris, Calais, le Pay and Schneeberg. The factory for embroideries is in St. Gall, Switzerland. All these offices are in constant and direct communication with their different houses and all goods are forwarded

direct in order to save expense and time. This arrangement gives the house a great advantage over its competitors in saving the heavy charges for commission by going direct to the fountain head for supplies. The house in this city also acts as sole agents for the Pacific Coast, of G. Sidenberg and Co's. celebrated ladies linen collars and cuffs. The products of their manufacture in real laces and embroideries are well known to the trade on account of their excellence and beauty of designs and are distributed in immense quantities to the retail merchants all over the United States. The firm in San Francisco requires the constant services of ten employees, and their trade territory embraces California, Nevada, Oregon, Mexico and the Hawaiian Islands. Messrs. F. W. and Curt Muser reside at Brussels, Mr. Richard Muser, at New York, while Mr. Otto Muser has charge of the affairs of the concern in San Francisco. All business is conducted in a most orderly and systematic manner, and satisfaction is guaranteed to patrons.

JOSHUA HENDY MACHINE WORKS.

39 to 51 Fremont street.

The Joshua Hendy Machine Works were incorporated September 29, 1882. The officers are Samuel J. Hendy, President, Joshua Hendy, Manager, C. V. Manner, Secretary. They are manufacturers of new and dealers in secondhand boilers, engines, pumps, architectural iron work, castings and machinery of all kinds; making specialties of hydraulic mining, quartz and saw-mill machinery, automatic ore-feeders, triumph ore concentrators, hydraulic gravel



elevators and hydraulic giants. They are also agents for the sale of "Hazleton" Tripod boilers; "Dodge" rope transmission; "Climax" band sawmills from Cincinnatti Ohio; "Peerless" steam feeds from Cincinnati, Ohio; "Cummer" engines from Cleveland, Ohio; Porter Manufacturing Co.'s engines and boilers; Erie Engine Works engines and boilers; Cleveland and Hardwick "Two Plate" boilers and "Keystone" boilers; "Baker" rotary pressure blowers; "Wilbraham" rotary piston pumps; "Boggs &Clarke" centrifugal pumps, Buffalo duplex steam pumps; P. Blaisdell & Co.'s machinists tools, etc., etc. The "Hazelton" tripod boilers are the most economical steam generators

ever devised. They are built to order of sizes to fit spaces; are suitable for any fuel and easily cleaned. The tubes will not leak nor burn out, and a higher steam pressure can be maintained than on any other form of boiler.

The machinery handled at these works is well known on this coast, and their specialties are sold in all parts of the world.

Mr. Joshua Hendy, the founder and manager of these works, has been for so many years connected with the lumber and mining industries of this State, and so well and favorably known by the citizens that comment upon his business management is deemed superfluous.

Mr. Samuel J. Hendy, president of this corporation, came to California in 1871; and has been connected with the machinery department since that time. He reports to us that the business of these works has been unexceptionally good

during the past year, and the outlook for the future is exceedingly encouraging, especially for the placing of quartz milling machinery and other of their specialties.

J. BAUMGARTEN & CO.

Importers of Foreign and Domestic Woolens and Tailors' Trimming's, No. 7 Montgomery street. Lick House Block.

One of the prominent and successful jobbing houses of the city is that of J. Baumgarten & Co., located at No. 7 Montgomery street, in the Lick House block. It was started in a comparatively small way by the firm of M. Ullmann & Co. in 1865, who was succeeded by J. Baumgarten & Co. in 1877, and the trade has steadily grown and expanded from year to year, until it has attained to its present dimensions and importance. About three years ago the business passed into the hands of the present firm of J. Baumgarten & Co., who continue to control its destinies and direct its affairs with the same energetic and reliable methods that have been instrumental in furthering its prosperity in the past. A large number of clerks and assistants are employed, in addition to which several salesmen represent the house on the road. The firm offers not only a large assortment of foreign woolens of its own exclusive, special designs, but also the leading styles of fine, and medium domestic fabrics for men's wear, while the stock of tailor's trimmings is large and complete. The establishment is 35x175 feet in dimensions, and admirably suited to the requirements of trade. The house holds a substantial place in the esteem and confidence of the public, and has earned it by the merit of its goods, and the accurate system and honorable methods by which all its dealings are characterized.

SAN FRANCISCO LUMBER CO.

Lumber Dealers. Principal Office, Pier 12, Steuart Street.

This company was formed by a number of leading manufacturers for the purpose of inaugurating and carrying on a general retail lumber trade. The project has proven eminently successful, the San Francisco Lumber Co. doing a large and steadily increasing business and numbering among its patrons many prominent builders, contractors and residents of this commercial center.

The lumber is the product of the best forests of the Pacific Coast and is well suited to the requirements of building of all kinds. It has been utilized to a great extent in the improvements that have taken place in San Francisco and Oakland during the past few years. The business employs a large force of men and the affairs are conducted in an enterprising manner. There are noless than five offices located in the two story building at Pier 12, Steuart Street. They are commodious, conveniently arranged and very handsomely fitted up. The division of the business into these different departments requires a large number of clerks and assistants who are thoroughly familiar with their respective duties. The yards at pier 12, Steuart Street, Third and Berry Streets and pier 3, Steuart Street are well equipped with all essential facilities for the handling of lumber and the carrying on of trade. Mr. W. J. Adams is president of the company, Mr. Thomas Richardson, manager, and Messrs. C. A. Barker and Walter Dickins are assistant managers. All are gentlemen of high repute in business circles who enjoy the fullest confidence of patrons and the public generally. B. Feigenbaum.

L. Schwartzchild.

J. Feigenbaum

FEIGENBAUM & CO.

Toys and Notions, 520-526 Market and 21-25 Sutter streets.

This business was established by the above named firm in 1869. The gentlemen who compose the same are dealers in cutlery, pipes, willow ware, baby carriages, fancy goods, notions, toys, albums, bird cages, bicycles, musical instruments, sporting goods, etc. Fifty men are employed in the house, and the trade territory covers the Pacific Coast, Mexico, South America, the Sandwich Islands and China. The managers are all of German birth, and have been identified with the rise and development of California for 30 years. The firm occupies commodious apartments at No's 520 to 526 Market street and 21 to 25 Sutter street, which are admirably ar-



ranged to secure an advantageous display of the valuable stock of goods. The first floor contains a large number of samples, which are shown to customers and parties interested. The office is furnished in black walnut, enclosed in glass, is well lighted and convenient in all its appointments. Goods are received and shipped from the Sutter street entrance. The second floor presents to the visitor an attractive exhibit of toys, croquet and lawn tennis sets, masks of every description, picture and story books for children, rocking and wheel horses, China dinner and tea sets, doll furniture, velocipedes, etc. The third story contains imported fancy crockery, such as cups, saucers, shaving mugs and match boxes, toy hardware, baskets adapted to every possible use in human economy, pipes and smokers' articles and musical instruments, while on the top floor are bird cages, doll carriages, children's tricicles, ground glass and colored vases of the most beautiful and artistic design. The carpenter shop is on the top floor, and all goods are packed here. Without doubt this house carries the most extensive stock in this line of business on the Pacifle coast, if not in the United States. The packing department is in itself a notable feature. Here each order goes through a checking process, which, necessarily rectifies any mistake, if any, before goods are packed. Only the most experienced packers on the coast are employed. The gentlemen who conduct the weighty affairs of this house are widely known for their prudence, sagacity and business tact.

RAYMOND, SQUIRE & CO.

Glovers and Tanners, 518 Market and 19 Sutter streets.



The business conducted by this able and energetic firm was started in 1883 and has experienced a marked rise and growth since its inception. Messrs. J. A. Squire, Fred. W. Williams and R. Raymond are the well known gentlemen who compose the firm. They are reputed as men of marked business ability and sterling worth who owe their success to untiring industry; close application and uniform fair dealing. These gentlemen are glovers and tanners and manufacture the best gloves of every style and description, which are worn in every part of the west, giving unexceptional satisfaction to purchasers. Special attention is given to fine goods which are made of the best ma-

terial by high priced workmen. The average pay roll amounts to \$500 weekly. The goods of the firm are shipped to all parts of the United States and the reputation of this house is second to that of no competitor in the West. The large and commodious salesroom is eligibly located at 518 Market Street and fitted up in a manner conducive to the general interests of trade. The tannery on Sanchez Street has all necessary fixtures and equipments for the preparation of leather. The machinery of the establishment is operated by electricity. The business affords employment to fifty persons. It was started in June 1885 at 329 Sansome Street, but the pressing demand for new and enlarged facilities compelled the management to remove some time ago to the present location. Trade is steadily increasing. Messrs. Squire and Raymond came from Johnstown, N. Y., one of the leading glove manufacturing centers of the world. Mr. Williams has lived here many years. These gentlemen are publicspirited and progressive citizens who are eminently reliable and worthy of confidence.

PACIFIC METAL WORKS.

141 and 143 First street.

This business was started at No. 215 First street, by the firm of Nisinger & Miller in 1876, and in a short time passed into the hands of Messrs. F. B. Morrow and N. R. Strong. These gentlemen at once determined to make

THE INDUSTRIES OF SAN FRANCISCO.

their enterprise one of the leading concerns of San Francisco, and their success is shown in the fact that from a business amounting to but a few thousand dollars the first year, the volume has steadily increased, until it now amounts to a quarter of a million annually. In 1878 the firm removed to the more commodious quarters at 115 and 117 First street, and again 1886 to the present location at 141 and 143 First street. In 1883 a branch was established at



Portland ,Oregon, under charge of Mr. W. H. Morrow, which has met with flattering success. In 1887 the business was incoporated under the name of the Pacific Metal Works, with the following officers: President, F. B. Morrow; Vice-President, N. R. Strong; Secretary and Treasurer, James A. Morrow; Superintendent; John S. Reese. These gentlemen import pig lead, pig tin, ingot, sheet and bar copper, antimony, zinc, bismuth, nickel, etc., and manufacture tinners' and plumbers' solder, Babbitt metal of all grades, bar and strip lead, type metals, etc. For several years a specialty has been made of solder for fruit canneries, and within the past year the firm has put in an entirely new plant with machinery, perfected and patented by Mr. Reese, the superintendent, for running, reeling and cutting canners' solder. The solder as generally made, is run in bars about 16 inches long in a closed mould, which requires the service of several men; by this new process it is run upon a reel from which it passes through rolls which feed it to the cutter, the drops being made longer or shorter by simply changing the gear. One man can attend to the making, reeling and cutting of the solder, which by the old process required several, not only this but the output is greatly increased. The firm is favorably known over the entire Pacific Coast for fair business dealing and the high quality of the metals Through push, energy and honest dealing, it has secured a large share of the white metal trade.

WEIL BROS. & CO.

Importers of Foreign and Domestic Dry Goods, 10S and 110 Sansome street.

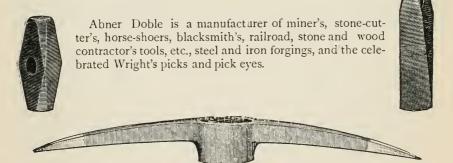
The improvement that has taken place in the dry goods in recent years, has made establishments engaged therein to become veritable bazaars, reflecting the manufacturing progress of every nation. One of the prominent and popular dry goods houses of San Francisco is that of Weil Bros. & Co., located at No's. 108 and 110 Sansome street. The business was originally established by Uhlfelder, Cahn & Co., at 21 and 23 Battery street. In 1876 the firm name became Weil Bros. & Co., and in February 1887, the quarters were changed to the present location. Messrs. A. and M. Weil are the principals in the business. They occupy a spacious and neatly appointed store, $30x137\frac{1}{2}$ feet in dimensions, with four floors and basement giving an abundance of room for supplying the most extensive demand. The stock is carefully selected in every line, and displays all the materials that have been made popular by personal preference or the decrees of fashion. The different lines

comprise dress goods, silks, velvets, cashmeres, prints, white goods, cambrics, calicoes, ginghams, hosiery, underwear, corsets, bustles, laces, embroideries, notions, fancy goods and everything else pertaining to the dry goods trade. The most enterprising and progressive methods are observed both in making purchases for the varying seasons and in supplying the wants of patrons. The quality and desirability of the stock is ably maintained, and prices are quoted that could obtain only with a house so thoroughly prepared for efficient service. Fourteen men are employed. The trade extends over California, Oregon, Nevada, Arizona, Washington Territory and British Columbia. The firm has a New York office at 32 and 34 Thomas street, and a Paris office at 13 Rue Grange Bateliere. Messrs. Weil are natives of Germany and came to California in 1850. Their pronounced success in their special field of enterprise, stamps them as business men of ability, judgment and sagacity, and insures their continued prosperity and popularity.

ABNER DOBLE.

Importer and Manufacturer, 13 and 15 Fremont street.

This business was established in "Pioneer Days" in a small way, and by strict attention to the requirements of the trade, and the unvarying excellence of the goods manufactured, it has been built up to its present large proportions.



The blacksmith and forging shop is well equipped with machinery of the best pattern for the manufacture of various tools, running three steam-hammers, furnaces, various grinding machines, etc. Long and practical experience, and the employment or the most skillful mechanics, enable him to make tools best suited to the requirements of the various trades, and favorable connections with the leading manufacturers, enable him to secure the best material at the lowest rates. He is also an importer of steel and Swedish iron, and agent for Thomas Firth and Sons, limited, of Sheffield, whose celebrated English tool steel is so well and favorably known throughout the Pacific Coast.

He is also manager of the Pacific Coast Branch Office and Warehouse of Park Brothers and Co., limited, proprietors of the Black Diamond Steel Works and Lake Superior Copper Mills, at Pittsburg, Pa. He also furnishes solid drawn seamless steel, brass and copper tubes, condenser tubes, sheet and bar brass etc., and heavy hardware of all kinds.

FONTANA & CO.

Canners Manufacturers of and Dealers in Raisins, Prunes, and all Descriptions of Domestic: Dried Fruits and Honey. Office and Sample Room 123 California street.

Messrs. M. J. Fontana and E. H. Cowing are the proprietors of this business which was established by the former in 1882. They are manufacturers of and dealers in canned, fruits, vegetables, jams and jellies. The office is conveniently located in Room 1, at No. 123 California street, while the factory and warehouse are at Francisco, Taylor and Vandewater streets, North Beach. The works have a capacity of 200,000 cases of two dozen each and the amount of annual business transacted is \$600,000. From five to six. hundred persons are employed during the fruit season, and the average pay roll is \$3,000 per week. The goods are packed under the brands of the Columbus Packing Co., the Anglo-American Packing Co., and the Eagle-Canning Co. There is at present a strong demand for California fruits. which has been rapidly increasing during the past few years. The products of this firm have been sold principally to the wholesale trade of San Francisco and Pacific Coast generally. A good business is carried on with the Central, Eastern and Southern states and the United Kingdom. The room adjoining the office contains a large number of shelves on which sample goods are displayed to advantage for the convenience of customers. The gentlemen of the firm are uniformly courteous and reliable in all their dealings.

SACHS BROTHERS & CO.

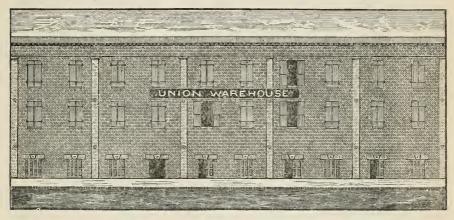
Dealers in Fancy Goods, 29, 31 and 33 Sansome street.

This important business was started in 1864 by Schweitzer, Sachs, and Co., who were succeeded on the first day of January 1886 by the firm of Sachs. Brothers and Co., Messrs. Lippmann Sachs, Samuel Sachs and Louis Stiefel being the individual partners. The place of business was first on Sacramento-Street; in 1869 was removed to 25 and 27 Battery Street and on January 1st 1881, to the present location at 29, 31 and 33 Sansome Street. The firm deals in fancy goods, trimmings, ribbons, hosiery, gloves, corsets, furnishing and white goods. The stock is one of the largest and most complete of its. kind in the city, is carefully selected and displays all those goods that have been rendered popular by the decrees of fashion. The most enterprising and progressive methods are observed in making selections to correspond with the popular taste. The superiority and excellence of the stock are ably maintained and prices are quoted that can be furnished only by houses of high standing and advantageous connections. A large number of clerks and employees. are needed. The establishment comprises five floors and a basement which are admirably arranged throughout to facilitate the handling of goods. The affairs of the house are conducted in a most business like manner, and the soundness and popularity of the policy pursued are calculated to maintain its prosperity. The trade extends all over the states and territories west of the Rocky Mountains and is continually increasing. Orders are filled with promptness and accuracy. Messrs. Lippmann and Samuel Sachs reside in San Francisco, while Mr. Stiefel takes charge of business interests in New York. The success and prestige of these merchants are due to their indomitable enterprise.

UNION WAREHOUSE.

Geo. S. Ingersoll, proprietor. N. W. cor. Battery and Union streets. Telephone No. 549.

The Union warehouse is well known in the business community and has been under the control of Mr. Geo. S. Ingersoll for the last twenty five years, he having remained through all the changes in the management. The business was established in 1863 by George S. Ingersoll and Isaac Lankershim, under the firm name of Lankershim and Co. In 1870 Scholle Bros. became partners, the business being conducted by the firm of Scholle and Lankershim. On January 1st. Mr. Ingersoll assumed the entire management since which time no changes have taken place. The premises consist of a spacious three



story brick building occupying a 50 vara lot, which is fitted up in the best possible way to facilitate the storage of goods and the various operations of trade. The building is bolted through both ways and is as strong as the builder's art can make it. It has a storage capacity of ten thousand tons. A large force of men is employed constantly and a considerable number of extra hands are needed most of the time. The pay roll amounts to from \$900 to \$1500 per month. Mr. Ingersoll is a thoroug-going business man of high standing in commercial circles who enjoys the full confidence and esteem of all with whom he has established business relations.

W. DAVIS.

Manufacturer or Whips, Importer and Dealer in Leather, Saddlery, Hardware, etc., 410 Market street.

The business was inaugurated in the year 1877, by Mr. W. Davis, manufacturer of harness, whips, saddles, etc., importer and dealer in leather, saddlery hardware, horse blankets, horse boots, and saddlery goods. He employs from 40 to 60 hands, and the weekly pay-roll averages about \$500. The store is located at 410 Market street, the collar factory at 550 Mission street. The saddles and harness are made in the most popular styles and designs, by skilled workmen who are thoroughly posted on all matters relating to their trade. These goods may be seen every day on the streets of San Francisco and other coast cities, and are favorites with livery-men and carriage-owners. The leather is obtained from the best tanneries in the United States and else-

where, and the horse blankets and saddlery hardware are made of the finest materials in the most thorough workmanlike manner. Mr. Davis manufactures the Little Dandy, California silver-inlaid bit and the wild horse bits, both of which he patented in 1886, and which possess many important advantages which have made them deservedly popular. He also handles the celebrated "Success" Sweat collar, which meets with a phenomenal demand which the proprietor is laboring diligently to supply.

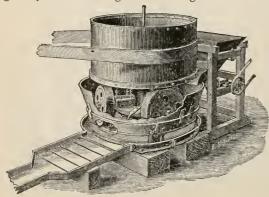
Plush and wool buggy robes form a large part of Mr. Davis' stock in trade. He handles the celebrated Chase robes of Boston. This line of goods includes the elegant Empress plush robe.

Trade is carried on throughout California, Washington Territory, Nevada and Utah Territories. Specialities are made of silver-inlaid, hand-forged, California-made bits and spurs, which find great favor with customers. A branch house is conducted at Colfax, W. T., by a son of the proprietor. Mr. Davis is a practical mechanic in this line. He came to California in 1857; previous to opening in San Francisco, he carried on a retail business in Petaluma, Sonoma Co., Cal., for 16 years. He is a native of Pennsylvania, Franklin county. Both parents were of foreign birth, his father being Welsh and his mother of English extraction. The family of which Mr. Davis is a member, has borne a conspicuous part in the nation's defence, his father having been killed in the battles incident to the circumvallation of Vera Cruz, under General Scott in the Mexican war, while two of his brothers served their country throughout the rebellion.

RISDON IRON & LOCOMOTIVE WORKS.

Corner Howard and Beale streets.

This well known firm ever since its establishment in 1868, has stood in the front rank of industrial concerns on this coast. In the great shops, which include almost the entire block bounded by Howard, Main, Folsom and Beale sts. have been turned out every kind of machinery known to modern engineering. Some of the most unique mechanical appliances of the present century were devised by the master minds of this establishment, notable among these being the gigantic pumps of the Combination shaft in the Comstock, lifting a thousand gallons of water a minute, two thousand feet high. Marking an era on the path of progress, they stand stupendous monuments to the skill and ingenuity of their designers. The gentlemen of this concern are the largest



manufacturers of wrought iron piping in the world, over a hundred miles of all sizes having been turned out last year. A large order in this line was the constructon of thirty-six miles of pipe for the Spring Valley Water Works, a unique feature in its construction being a line of submarine piping laid across the bay of San Francisco, it being necessary to lay the pipe at a depth of over sixty feet for a distance

of three miles in order to acomplish the passage. A new boiler shop, two hundred feet by fifty feet has been added to the works during the past year, one of its features being a huge travelling crane capable of lifting over fifty tons. Here will be constructed the boilers for the 'Australia' the largest ever made on the continent, the shell being fourteen feet in diameter, and an inch and a quarter in thickness; they will carry a working pressure of one hundred and sixty pounds. A complete set of triple expansion engine of the Risdon's lateest and most approved type are also under way in their machine shops, they will give the steamer an increased speed of three miles per hour on a consumtion of ten less tons of coal per diem. This article would be incomplete without reference to the Bryan Roller Quartz Mill, a cut of which is here shown. Three years ago, the Risdon obtained the agency of this mill, and with the vigor and energy peculiar to them, soon attracted towards it the attention of the whole mining world. Its transcendent merit as an ore crusher is unquestioned, and its sales have now surpassed the most sanguine anticipations of its projectors. They are now to be found in every portion of the globe, and promise to doom the stamp mill to total extinction. In the space of this short sketch, it would be both tedious and impossible to enumerate all the machinery turned out by a firm whose yearly business aggregates millions of dollars and gives employment to nearly a thousand men; we may mention, however, the engines for the Powell street, Oakland, and Los Angeles Cable railway systems, the latter being the most complete plan of its kind in existence, mills for the Ilex and Alaska Mill and Mining Co. (the largest in the world,) fifteen cast iron columns for the New City Hall, each weighing over fifteen tons, and many others.

E. T. MILLS.

Manufacturers' Agent, 9 and 11 Phelan Block.

The business of Mr. E. T. Mills was established by that gentleman in 1882. He is selling agent for the upholstery goods of Peter Schneider, Sons & Co. of New York, the Sheboygan Chair Company of Sheboygan, Wisconsin, and



PHELAN BLOCK.

by Mr. Mills.

factories embracing all lines of furniture. These goods are made by skilled and competent workmen of the best materials, and are in great demand all over this Coast. They are used in the furnishing and beautifying of many of the largest mansions and dwellings in San Francisco and other cities in this region. Mr. Mills occupies two rooms in the Phelan block, which are advantageously arranged for business purposes. The offices are neatly fitted up, and all the affairs are conducted in an able and enterprising manner.

also for the various goods manufactured by F. H. Conant's Sons of Camden, New York, and twenty other first-class

Parties desirous of purchasing any article in the way of chairsor furniture, cannot but be satisfied with prices and qualities of the various goods offered

BACHMAN BROS.

Importers of Dry Goods, 10 and 12 Battery street.

Among the established and well-known institutions of San Francisco which have a wide-spread reputation beyond the limits of this city, is the vast dry goods emporium of Bachman Bros., located at No.s 10 and 12 Battery street. The business was founded by the firm in 1854, on a comparatively moderate scale, and has attained to large proportions as a result of systematic management and judicious control. Messrs. H. S., N. S., D. S. and L. S. Bachman are the partners in the business. Mr. H. S. Bachman resides in New York, the other gentlemen in San Francisco. All are sterling business men and are held in high repute in mercantile circles. The firm imports, foreign and domestic dry goods of every kind and description, and by adhering to a uniform system of fair dealing, has build up an extensive influential patronage. Twenty-five employees are needed in the business. The store is roomy, welllighted, commodious, and supplied with all requisite facilities.

It is four stories high and $50x137\frac{1}{2}$ feet in dimensions. An elevator affords easy and rapid transit from floor to floor. The salesroom is fitted up for the advantageous display of the large stock carried by the house. The upper floors and basement are devoted to the storage of merchandise of all kinds. The visitor who makes a tour through the different floors and apartments, cannot fail to be impressed with the well ordered arrangements, and the excellent plan and system which are essential to the successful management of a metropolitan establishment of this character.

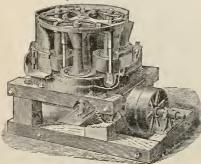
The firm conducts a house at 66 and 68 Worth street, New York, in the same line of business, which is having a marked career of prosperity. The trade of the San Francisco establishment, is mainly carried on with the Pacific Coast and Pacific Islands.

F. A. HUNTINGTON.

Inventor and Manufacturer of Mining Machinery, Principal Office, 45 Fremont street.

This business was founded by the proprietor, Mr. F. A. Huntington, in 1880. Mr. Huntington invented and manufactures a centrifugal roller quartz mill, and an improved rock-breaker, which are meeting with a great and growing demand.

The Huntington Centrifugal Roller Quartz Mill is now in its fifth year of use as a competitor to all kinds of mills for crushing quartz, and as a proof



of its merits and growing favor among mining men, the sales of these mills the past year have exceeded, in its crushing capacity, the combined sale of all other quartz milling machinery, including stamps sold in San Francisco. They are now used in the following States and Territories; California, Oregon, Washington Territory, Alaska, Idaho, Montana, Utah, Colorado, Arizona, New Mexico, Massachusetts and New York; also in the Mexican States

of Sonora, Sinaloa, Chihauhua, Guanajuta, Zacatecas and Mexico, also Peru,

Chili, San Salvador and Venezuela, in Central and South America.

They possess many important advantages over stamps, the cost being not more than one-half, the freight to mine one-fourth, the cost of erection onetenth and the power required one third. The wearing parts are easily duplicated, and the wear is less than that of stamps.

This mill is a better Amalgamator, saving fully nine-tenths of the gold in the mill (the balance can be saved on plates in the usual manner). It has a much better discharge and leaves the pulp in better condition for concentrating.

It is continually crushing; not, like the Stamp, using power to suspend it in air ninety-nine one hundredths of the time, and the balance making a thundering noise and accomplishing comparatively small results. It is as far in advance of the stamp-mill as the present method of making flour with improved rolls is over the Indian's mode of crushing corn in a stone mortar.

Special merit is claimed in that feature of this system which prevents all flouring of gold and quicksilver, and the consequent loss of gold that attends stamp milling. The mill is admirably adapted to the economical working of ore that contains sulphurets, the rotary method of crushing the ore, so granulating the pulp that a complete concentration of sulphurets is rendered easy.

Huntington's Improved Rock Breaker is a machine which gives the best satisfaction wherever used. Its main features are strength, ease of adjustment and simplicity of construction. We have at hand numerous testimonials from the foremost engineers and mechanics, which establish conclusively the efficiency of these machines. The manufacturing capacity of the works is epual to any demand. The mills vary in size, $3\frac{1}{2}$ feet, 5 feet and 6 feet in diameter. Capacity equrl to 5, 10 and 15 stamps each. The trade territory extends over the entire United States, Australia, India, Japan, Mexico, Central America and South America.

Mr. Huntington was born in Maine, and has resided in California for the past thirty years, during twenty of which he has been engaged as an inventor and manufacturer of mining and other machinery.

MONARCH MILLING CO.

Manufacturers of Meals, Flour, etc., 12, 14 and 16 Stevenson Street.

The Monarch Milling Co. organized in January, 1888, Messrs. S. Hoffman, J. Frey and L. M. Schwabacher are the members thereof, They manufacture all kinds of meals, flour, etc., and keep supplies of grain and feed constantly on hand. The mill has a manufacturing capacity of 25,000 pounds of flour and feed per day. The products include Crown Flour, Graham Flour, Cracked Wheat, Rye Flour, Rye Meal, Buckwheat Flour, Buckwheat Groats, Ccrn Meal, Y & W, Cream Corn MI Y & W, Oat Meal, Oat Groats, Atlantic Rolled Oats, Hominy small and large, Farina, Sago, Tapioca, Pearl Barley and Split Peas. Specialties are made of Manna, Rolled Oats and Silver Graham. This mill was, until the first of the year 1888, known as the old Pioneer Mill, and is well epuipped in every way to facilitate business operations. A large force of men are employed. The trade extends throughout the city, state and Washington Territory. The gentlemen who conduct this enterprise are wideawake, energetic and reliable, and the success which has attended their efforts is the legitimate result of their prompt appreciation of the public wants. E. M. ROOT.

GEO H. SANDERSON.

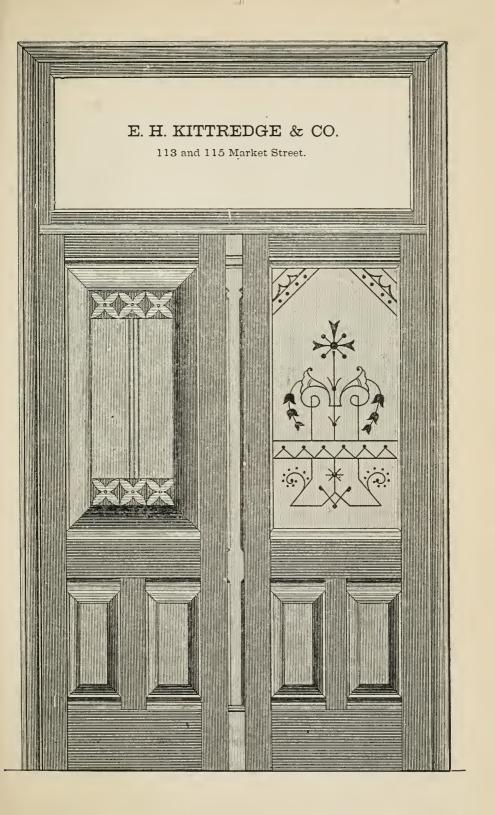
Importers and Wholesale Grocers, and dealers in Tobacco and Cigars, 122 and 124 Market street and 19 and 21 California street.

Messrs. P. J. White and Co. established this business in the year 1864 and after several changes it came under control of the present management in 1887. Messrs. E. M. Root and George H. Sanderson are the members of the firm. Mr Root is from Illinois, Mr. Sandereson from Massachusetts. Both partners came to this state at an early day and had engaged in business in the interior before embarking in this enterpsise in San Francisco. Mr. Root has long been known to the merchants and business men of the state and is held in high repute in mercantile circles. Mr. Sanderson has served two terms as president of the Board of Trade and discharged the difficult duties of that responsible position in a manner conducive to the general wel fare of this metropolis. The premises are well suited to the demands of trade and the stock embraces a full and varied line of staple and fancy groceries, imported from all parts of the world, together with a choice assortment of tobaccos and cigars. The various goods handled are of the best quality known to the trade and give excellent satisfaction to dealers and consumers. From ten to twelve men are employed in the establishment. The person who makes a tour through the different apartments cannot fail to be surprised at the neatness, order and system which everywhere pervade the entire management. The trade extends throughout the Coast from Alaska to Mexico and is also carried on with the Sandwich Islands and China. The success achieved through the untiring energy of this enterprising firm serves to show results accomplished by a strict attention to business details and a worthy ambition to supply the wants of the people.

E. H. KITTREDGE & CO.

Manufacturers. Wholesale and Retail Dealers, Doors, Windows and Blinds, 113 and 115 Market street.

This is one of the oldest and most reliable houses in San Francisco. It was established in 1858 by John Hall & Son, from whom the entire business was purchased by Mr. E. H. Kittredge in 1875: The offices and salesrooms The factory is situated at on Market street occupy two floors 50x165 feet. 16th station, Oakland. Two hundred hands are employed in the manufacture of doors, windows and blinds. Beside doing a large business on the Coast, Mr. Kittredge carries on an extensive trade with China, Australia, Mexico and the Sandwich Islands. He is a thorough business man, and very conscientious in his dealings. Every detail is closely supervised; and the public may depend upon securing at his hands the best products at the lowest prices. Specimens of the work turned out by this firm can be seen in the leading hotels and finest mansions and stores in the city. Weights, pulleys and cords are carried in stock, and everything essential to the adjusting of doors, windows and blinds will be furnished at short notice. The excellent reputation this house has enjoyed for upwards of thirty years is a sufficient guarantee that all orders will be promptly and faithfully executed. The manufacturing department is equipped with a good outfit of first-class machinery and a considerable amount of skilled labor is employed. The gentlemen of the firm are thoroughly acquainted with the public requirements in their line, and owe their success to untiring industry and indomitable enterprise.



A. A. JACKSON & CO.

Dealers in Fine Carriages, Harness, Robes, Whips, etc. No. 26-28 Golden Gate Avenue.

One of the most important acquisitions to this industrial community during the past year is the business which is the subject of this sketch. It was established August 1, 1888 by Mr. A. A. Jackson, the senior member of the firm and has made very satisfactory progress since that time. The firm deals in fine carriages, harness, robes, whips, etc., giving special attention to the best grade of goods. The carriages are made in the latest styles and are finished in the most elegant manner. The best materials are used in their construction and the highest grades of skilled labor are employed. The vehicles sold by this house are in active use in San Francisco and other coast cities, and are well adapted to all the wants of the sight seeing public. The harnesses are manufactured of the best leather by experienced workmen and are general favorites with liverymen and others. The firm adheres strictly to its policy of handling no grades of goods but the best and has thus merited and acquired the full confidence of the trade. The store consists of two floors and a basement which afford adequate facilities for storage and for the general conduct of business. Mr. Jackson has been in Philadelphia during the past twelve years with Lippincott, Coale and Co., dealers in carriage cloths etc. Prior to that time he was for six years in the business of general carriage supplies in New York. He is therefore fully acquainted with the practical requirements and details of the business which he represents and spares no effort to meet all the wants of the public in his line.

ADELSDORFER & BRANDENSTEIN,

Proprietors of the Washington Manufacturing Co., Importers of Teas, Coffees, Spices, Etc., 17, 19 and 21 First street.

Messrs. Alfred Adelsdorfer and Manfred Brandenstein are the enterprising gentlemen who compose the above firm. The house was established by the principals in 1885 and the business has augmented in volume year by year.

These gentlemen are importers of teas, coffees spices, baking powders, pickles, etc. The teas are obtained from China and Japan, the coffees from Arabia, Brazil and Guatemala, and the spices from the East Indies. The baking powders and pickles are produced by the best manufacturers and are much sought after by retailers and consumers, The firm makes specialties of Nob Hill Coffee, Beehive Baking Powder and Uncle Tom brand of pickles in glass. The trade is carried on throughout California, Oregon, Nevada, Arizona, New Mexico, Texas, Utah, Wyoming, Idaho and Washington Territory. Messrs. Adelsdorfer & Brandenstein are noted for their push, energy and enterprise, and as producers of novelties in the line of trade. They have met with wonderful success in establishing certain brands of goods and are accurate and reliable in all their transactions. When you want Climax ground coffee, Bonanza ground coffee, Nob Hill roast coffee, Splendid roast coffee, any grade roast coffee, any grade green coffee, Beehive baking powder, Bonanza baking powder, Victor flavoring extracts, spices, Victor brand soda, or tea, send your orders to the Washington Manufacturing Co., 17, 19 and 21 First street, San Francisco

THE J. ROYLANCE BRASS MANUFACTORY.

112 and 114 Main Street.

This business was founded about ten years ago and has acquired a position of great influence and importance. Mr. J. Roylance is the proprietor. He was formerly located at No. $411\frac{1}{2}$ Mission street, but now occupies a substantial and commodious brick structure two stories in height, at Nos. 112 and 114 Main street. The ground floor contains the office, salesroom and foun-



dry, while the second story constitutes the brass works. The premises are well ordered and arranged, being supplied with a complete equipment of all essential machinery and devices to facilitate the operations of work. About 60 skilled and efficient workmen are regularly employed. This concern engages in the manufacture of Plumbing, Steam and Water Brass Goods, and Castings of every description, Globe Valves, Garden Valves, Angle Valves, Check Valves, Patent Gate Valves, Service Cocks, Safety Valves, Steam Cocks, Hose Cocks, X Globe Valves, Gate Valves, Compression Work, Hose Pipes, Hose Couplings, and X Steam Cocks. Fuller Work and Plated Goods are a specialty. Brass of the best quality is utilized in the operations of manufacture,

and the goods turned out give first-class satisfaction to the trade. Every piece of workmanship that leaves the establishment is subjected to a rigid examinatino and the slightest defect is considered sufficient to condemn any article. The fair and liberal policy pursued by this concern in all its dealings has been an important factor in building up and retaining the large patronage enjoyed. The trade is carried on all over the Pacific Coast and the volume is steadily increasing. Mr. Roylance possesses a thorough and practical knowledge of every detail connected with this business and his indefatigable enterprise has been crowned with well-merited success,

S. & G. GUMP.

Mirrors, Mouldings, Paintings, etc., 581 and 583 Market street.

The business of this enterprising establishment was founded in the year 1864, by Mr. Solomon Gump, who began in a small way on Clay street. Some years afterward he removed to Sansome street, and in 1875 another change was made to the present location. The main store is 30x160 feet in dimensions, and contains five floors which are arranged and equipped expressly for the purposes of this business. The firm engages in the manufacture and importation of mirrors, picture frames, mouldings, wooden mantels, pedestals, bronzes, European paintings, etchings, engravings and fine art novelties of every description. The managers display rare taste and discrimnation in the selection of their goods, the senior partner going every year to Europe and the East, to choose from the latest and best art productions in the world. The frames, mirrors and mouldings, are made of the choicest material, regardless of cost. The wooden mantels are used extensively in the ornamentation of many of the finest houses on the Coast, while the paintings and engravings sold by the firm beautify many of the finest halls and palaces. The factory is a large four-story building located at 251 Jessie street, and is well equipped with a supply of machinery embracing all the latest mechanical appliances that can in any manner facilitate manufacturing operations. The goods are made in different styles and of various sizes and give the best satisfection to all patrons. The work is done by skilled journeymen, under the direction of competent foremen. Nothing is allowed to leave the factory until carefully examined, the slightest defect being considered sufficient to condemn any article however costly. The trade territory of the firm embrace the Pacific Coast, Mexico and Central America. The annual business is steadily increasing and now exceeds a quarter of a million dollars. A branch store at Portland, Oregon, supplies the demands of trade in that locality. The affairs of the various apartments of this extensive business are conducted under an efficient system of management which comprehends every detail.

Messrs. S. and G. Gump afford interesting examples to the rising generation of what may be achieved through untiring energy and a strict devotion to the interests of a business.

LITTLE & KNOWLES LUMBER CO.,

Wholesale and Retail Lumber Dealers, S. E. corner Mission and Main Streets.

This pioneer lumber business was established in the year 1853 by Mr. George B. Knowles. The concern incorporated July 2nd, 1887, the officers being Wm. C. Little, President; Geo. W. Hume, Vice-President; and Jay Deming, Secretary. The yard covers three water lots 150x415 ft. in dimentions. Being situated on a corner it has entrances on Main as well as Mission street. One of these lots $50x137\frac{1}{2}$ ft. is covered, the shed being about 37 feet high; here all the dry lumber is stored—as far as possible. The offices are in this building and are conveniently and handsomely fitted up in black walnut. The company is agent for the Del Norte Commercial Company Mill located on Smith River, Del Norte County and have excellent facilities for handling a large amount of lumber. Specialties are made of curly redwood and redwood burls which are in great demand among carpenters, contractors and builders. They also carry large stocks of white cedar and sugar pine of best quality. Redwood cargoes are sawed to order. The lumber handled by this company has been utilized extensively in the building and improvements that have taken place in this metropolis during the past year and gives excellent satisfaction, being in every way equal to the redwood from Humboldt County. The officers of the corporation are young men of indomitable enterprise who labor earnestly to meet the wants of the public and adhere strictly to accurate and reliable business methods.

C. F. BAKER.

WITZEL & BAKER.

J. F WITZEL.

Commission Merchants and Wholesale Provision Dealers, 320 and 322 Battery Street near Clay.

One of the prominent shipping and commission house is that of Messrs. Witzel & Baker, located at 320 and 322 Battery street near Clay. The rapidly extending commerce of this port and the important and valuable interests developing along the coast have largely augmented the trade of San Francisco which is the headquarters from whence are shipped the various products and mauufactures of the interior of the state. In this the firm of Witzel & Baker plays an important part. These gentlemen have a large capital which with experience and extensive trade connections enables them to command the most favorable opportunities of commerce and place their goods at bottom figures. The store is 40x72 feet in size and well arranged or business purposes. The firm carries a large stock of provisions, embracing hams, bacon, cheese, lard, butter, eggs and other country produce. These good are purchased direct from the farms and dairys of the central part of the state, and their purity and freshness have given rise to a large and increasing trade. Several assistants are employed and business is done all over the Pacific Coast. Messrs. J. F. Witzel and C. F. Baker are the individual partners of this firm. They are genial, courteous and obliging gentlemen who stand high in public esteem and confidence.

ALFRED GREENEBAUM & CO.,

Wholesale Dealers in California Wines and Brandies. Wine Vaults, 51, 53, 55, 57, 59 61 First street, San Francisco. New York, 699 Broadway, cor. Fourth; Chicago, 29 and 31 River street.

The establishment of the above firm may be regarded as the model wine house on the coast. The premises comprise the Union Foundry Block and include the store and cellar at 51 to 61 First street, having a frontage of 130 feet and a depth of $137\frac{1}{2}$ feet. A magnificent glass covered court in which half a dozen six horse teams can easily have entrance and exit is used for the reception and shipment of wines. On the ground floor are elegant offices and commodious sample rooms. The remainder of this floor is devoted to the storage of sweet wines, brandies and the dry wines of the Inglenook vineyard cased and ready for shipment. There are two rows of oaken casks having a capacity of from two thousand to four thousand gallons each which are saddled with smaller casks containing from 650 to 800 gallons, and a number of tanks containing 6000 gallons each. Perfect ventilation and a normal temperature of 60° are secured in the cellars by means of an air shaft built of galvanized iron running 35 feet above this immense building and regulated by dampers and checks. The cellars are cemented and filled with large oak , cooperage. The casks contain from 1200 to 1500 gallons each, and are raised eighteen inches from the ground with a space of eighteen inches between them, thus securing a perfect current of air around each. The most perfect cleanliness is rigidly observed in all departments. The stock of wines carried by the firm includes all the new varieties such as the Carbernet, Sauvignon, Merlots and Verdots, the choicest varieties from the Gironde district, the cuttings of which were imported direct from the celebrated Chateau Lafitte. Margaux and Brown Cantenac, the Mataros and St. Macaire from the Palus District, and the Haute Pyrenees; the above are the true Bordeaux and Medoc types; the Franc Pinot and Petite Bouché and Chanché Noir from the Romany Conti, and the celebrated Clos Vougeot of Burgundy; the Semillion from Chateau Yquem; the Johannisburg Riesling and other German types from the Royal College of Geisenheim. All these cuttings were imported through the respective government consulates, grafted on old California stocks and grown in the celebrated Inglenook vineyard. These gentlemen carry only old wines in their cellars, several hundred thousand gallons of which are kept constantly on hand. Aside from handling very large amounts in bulk to supply their different branches in New York and Chicago they have exclusive control of the products of the celebrated Inglenook vineyard at Rutherford, Napa County. The Inglenook wines are sold in glass only and have found their way into

nearly every part of the civilized world. In the bottling of these wines all the appliances for perfect cleanliness and corkage have been utilized. Messrs. Greenebaum & Co. have a very ingenious machine for washing bottles by means of a rubber brush and a constant flow of fresh water which not only cleans them perfectly but effects a great saving of labor; the power for this machine is a two horse electric motor. Their corking apparatus is of the newest design and secures a hermetically sealed package without danger of chipping the corks. No wines of the Inglenook vineyard are bottled until four years old. The bottles are wired and bear the seal of the proprietor and firm. The very flattering commendation these wines have received from connoiseurs in both America and Europe we may safely say that they are the best of California's production. These gentlemen are adhering strictly to the conditions of the pure wine law enacted by the legislature and no package leaves their house that does not bear the pure wine stamp. Aside from handling the products of the Inglenook vineyard, they are selecting the best dry and sweet wines from the most favored localities and they have the reputation of paying the highest prices for goods and of carrying the best stock of old wines in the state. This firm is seeking to cater to the better class of trade and is doing much toward elevating the standard of California wines.

HOME INSURANCE CO., OF NEW YORK. PHCENIX INSURANCE CO., OF HARTFORD.

Arthur E. Magill, General Agent ; James W. Whiting, City Agent ; 221 Sansome St., S. F.

These two sterling and influential Companies may fairly take rank with the pioneer industries of the Pacific Coast. The Home of New York, organized in 1853, was established in San Francisco in 1856, while the Phœnix of Hartford, organized in 1854, set up its ensign here in 1857, since which period neither has had occasion to lower its standard—each rapidly earned a broad and honorable reputation which has been steadily maintained by fidelity to correct business principles.

In 1868 the "Home" and "Phœnix" (though separate and independent companies) became connected in their Pacific Department under one management, and they issue joint or separate policies as may be desired. Capt. Arthur E. Magill, the General Agent, took charge in 1874, and under his direction they have had an exceedingly prosperous career. Their combined assets now exceed twelve and a half million dollars. Capt. A. E. Magill is so well-known and identified with insurance affairs that it is superfluous to say he is an experienced and judicious underwriter. His insurance supervision extends over all the country west of the Rocky mountains, including Arizona, Utah and Montana; and besides hundreds of local representatives, he employs a large staff of assistants in his San Francisco office. He holds the distinguished position of President of the Pacific Insurance Union-an organization embracing within its membership every Fire Insurance Company transacting business on the Pacific Coast, and which has for its object the promotion of the best interests of insurance by the adoption of uniform rates and the most approved regulations.

James W. Whiting, the City Agent, has for many years had the management of the San Francisco local business, and is also an experienced and energetic underwriter. He is one of San Francisco's pioneers, and familiarly and favorably known to the "oldest inhabitants."

THE ORIGINAL LOUVRE.

Louis Heydenaber, Prop., Cor. Market and O'Farrell Sts., Phelan Block.

The Original Louvre was established by Mr. Julius Gruen, who was succeeded by Mr. Louis Heydenaber, the present proprietor. This popular sample room and restaurant is eligibly located in the basement at the corner of Market and O'Farrell streets, in the Phelan Block, the entrance being on the latter street, and is finely fitted up with every modern convenience. There are two large bars of black walnut, one for beer exclusively, the other for general wine and liquors. Elegant and costly mirrors covered with fine glass and decanter ware hang in the rear. A well-filled lunch counter contains all necessary provisions and delicacies of the season for supplying the wants of the inner man. The Proprietor is a direct importer of beers-such as Pilsen, Culmbach, Anheuser-Busch St. Louis Lager. The Original Louvre is also a depot for all kinds of imported and eastern bottled beer. The restaurant is A La Carte; the dining tables and those used for wines, liquors and champagne are abont 20 in number with seats for four at each. There are also other tables for the accommodation of the beer drinkers. Entirely separate from the general restaurant is the ladies' or family dining room, which has a special entrance, and is provided with small tables with seating room for about 60 persons. It is lighted by electricity with additional gas chandeliers and side light. The kitchen at the right of the entrance is presided over by thoroughly competent cooks and the food is prepared in the most dainty and inviting mnnner. All essential apparatus and cooking utensils are provided. The principle merchants of this city and the travelling public make the Original Louvre a place of resort, where they can find everything to suit their taste, the bill of fare including all the delicacies of the season. It is a source of great pleasure to the visitor of this popular sample room and restaurant to find that all leading European as well as American papers are constantly kept on hand.

CALIFORNIA WIRE WORKS.

A. S. Hallidie, Pres.

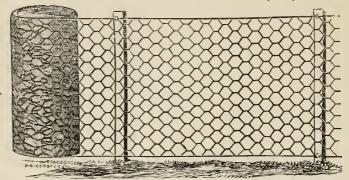
John F. Merrill, Vice-Pres. Geo. C. Bro-329 Market Street.

. Geo. C. Brown, Sec. and Treas

The important industry represented by the California Wire Works was founded in 1852, by Mr. A. S. Hallidie. The company incorporated April 20th, 1882, with a paid up capital of \$500,000. The officers are as follows: A. S. Hallidie, president, John F. Merrill, vice-president, Geo. C. Brown, Secretary and Treasurer. Mr. Hallidie is the inventor of the cable railway



system, of patent wire rope ways and patent grippulleys. Mr. Merrill is prominently connected with the representative firm of Holbrook, Merrill & Stetson. Mr. Brown is a gentleman of marked business ability who is reputed as a careful and able financier. The company manufactures and deals in flat and round wire rope of iron and steel, wire work and wrought iron railings, guards, screens and crestings, Brass, copper and Iron Wire cloth. Specialties are made of wire cables for street railways and mining purposes, barbed wire fencing, rabbit proof wire netting, baling and telegraph wires. A large trade is carried on in Barbed Wire, which is almost universally used on the farms and ranches of the entire coast. The works have a capacity for turning out



7500 tons of goods each year, which are shipped all over this section of the West. The establishment contains a costly outfit of machinery of the latest styles and best designs which is adapted to all the varied requirements of manufacture. The business necessitates the employment of a large force of skilled mechanics, who are paid a high remuneration for their work, About 250 hands are required. The store is 40x150 feet in size and supplied with all conveniences to expedite the transaction of business. The works are located on Bay street. The volume of business yearly transacted foots up over a quarter of a million dollars. This industry contributes largely to the support of the laboring classes and claims a justly prominent place among the representative business interests of the city.

THE TRAVELERS INSURANCE CO., OF HART-FORD, CONN.

Pacific Coast Gen'l Agency, 242 Montgomery St., corner Pine.

This company began business on the Pacific Coast some 20 years ago and from nothing has accumulated a large amount of both life and accident business, and under the management of W. W. Haskell the patronage is steadily increasing. It is one of the best of life companies and is the original



accident Co. of America, and the largest in the world, with issets of \$10,000,000 and a surplus to policy holders of \$2,000,000 the security afforded is ample. This company has paid total losses in both departments amounting to \$15,050,966.25. Its accident policies are world wide and are not forfeited by change of occupation. Under them the full principal will be paid in case of loss of both feet, both hands, a hand and a foot, or the entire sight of both eyes, by accident. One-third the principal sum will be paid for the loss of a single hand or foot. The company also

issue registered accident tickets covering the same and all claims are paid

immediately on receipt of satisfactory proofs. The policies cover injuries on those engaged in all accupations and no one should be without such protection as is afforded. The affairs of this company are managed to-day by the same gentlemen who first started the wheels in motion and who have seen its continued rise to prosperity, They are as follows : James G. Batterson, President; Gustavus F. Davis, Vice-President; Rodney Dennis, Secretary; John E. Morris, Ass't Secretary ; George Ellis, Actuary ; J. B. Lewis, M. D., Surgeon and Adjustor ; Edward V. Preston, Sup't of Agencies. Board of Directors— James G. Batterson, James L. Howard, George W. Moore, Gustavus F. Davis, Ebenezer Roberts, Hugh Harbison, George M. Pullman, C. M. Holbrook, Nathanial Shipman, Rodney Dennis, Henry P. Stearns, Wm. B. Clark, Austin C. Dunham, Ezra H. Baker, Pliny Jewell, George Roberts, A. W. Jillson. Walter W. Haskell, General Agent for the Pacific Coast, John E. Finnegan, City Agent.

THE GRANGERS' BANK OF CALIFORNIA.

Cor. California and Battery streets.

The truest indices of the prosperity of a city are the number and standing of the banking institutions, and in this respect San Francisco need not fear comparison with any city in the Union. Among these we find the Granger's Bank of California which was incorporated April 27th, 1874. From the first this bank has transacted a large and growing business, and to-day is among the soundest of the city's fiduciary institutions. Its success is due to the efficiency of its management as well as to its conservative course and the prudential character of its loans. The officers are A. D. Logan, president; I. C. Steele, vice-president ; Albert Montpellier, cashier and manager ; Frank McMullen, secretary. They are all gentlemen of high standing and thorough financiers. The concern has an authorized capital stock of one million dollars, a paid up capital of \$700,000 with a reserve fund and paid up stock of \$100,135 39. Ten assistants are employed in the business. The directors are prominent and influential Pacific Coast capitalists whose names are a guarantee of the success of any enterprise in which they engage. We append the following statement of the actual condition of the Grangers' Bank of California at the close of business hours, December 31, 1887:

ASSETS.

Loans on Wheat, Real Estate and other Securities	.\$1,653,754 38	5
Real Estate	. 136,226 50)
Office Furniture and Safes.	. 8,000 00)
Cash on Hand	. 124,988 89	1
Total	\$1,922,969 57	,

LIABILITIES.

Capital Stock paid up Reserve Fund and Paid up Stock Due Depositors, Banks and Bankers Undivided Profits	100,135 39
Total	31,922,969 57

Cash dividends paid to Stockholders - \$625,000.

JOHN ROACH.

Maker of Engineering and Surveying Instruments. 429 Montgomery street, S. W., corner of Sacramento.

The business of the well known gentleman, whose name heads this sketch, was founded by him in 1855. Mr. Roach is a maker of engineering and surveying instruments, solar transits, drawing instruments, scales, tapes, chains, poles and rods, telescopes, mountain barometers, brewers' thermometers, compasses, levels, gauges and thermometers for sugar pans, rain guages, etc. He has been awarded by the Mechanics' Institute, gold and silver medals for every exhibit since 1865. These instruments are sold throughout the United States, British America, Mexico, Central America, and the Sandwich Islands. They are used extensively by engineers, surveyors, machinists, astronomers and observers of meteorological phenomena. They are made of the best obtainable materials and are strong, durable and accurate. Mr. Roach employs only the highest grades of skilled machinists, to whom a large compensation is paid. Instruments are examined, repaired and carefully adjusted and materials for office work supplied. The establishment at 429 Montgomery street contains a full equipment of the latest improved machinery and mechanical devices for the manufacture of the finest instruments known tomodern science. This business has grown to its present proportions from a comparatively small beginning. Mr. Roach opened first opposite the Custom House, on Washington street. In 1866, on account of a fire that visited there he was compelled to move, and located at 522 Montgomery st. In 1868, the earthquake of that year compelled him again to change, and he establish ed himself at 540 Washington street. In 1872 he removed to his present location. Mr. Roach is a native of Ireland, came to New York in 1822 and arrived at San Francisco, May 1, 1855. He is a thoroughly companionable gentleman, witty and entertaining, and is greatly liked and esteemed by all who know him. The success achieved by him is due to his conscientious: devotion to the interests of his business and his indefatigable enterprise in. keeping fully abreast of the times in every particular.

SHERWOOD & SHERWOOD.

Union Block, 212 and 214 Market street and 15 and 17 Pine street. Importers and Commission Merchants.

This leading wholesale house was established in 1886 by Mr. Robert Sherwood, at present the sole proprietor of the business. It is centrally located in Union Block at the juncture of Market and Pine streets. The building is: a handsome four-story structure and is splendidly furnished and equipped to facilitate the operations of trade. At the right of the entrance are fine large offices, with elegant black walnut furniture and a handsome glass front. The salesroom contains samples of goods exhibited, for the convenience of customers. The stock on the first floor consists mostly of cased wines, liquors and bottled ales, the cask liquors being stored in the cellar. The upper stories are filled with general grocery and fancy stock and are reached by means of two large elevators. The firm is sole agent for Crosse and Blackwell's English Delicacies, Colman's London mustard, double superfine, Epp's Homeopathic cocoa, Liebig's extract of meat, Collomb and Co's macaroni, Fry's Caracas cocoa and confections, Houghton's finest sublime Lucca oil, Cox's sparkling gelatine, Day and Martin's Japan blacking, Eschenauer's clarets and sauternes, Schramsberg California wines, Burke's, Guinness's Dublin porter, Burke's, Irish and Scotch whiskeys, Joule's stone ale, in hogsheads and half hogsheads, Ross's Royal Belfast ginger ale, Carlisle whiskey (E. H. Taylor, Jr. Co's), Bass's pale ale, Meinhold's anchor brand cider, Ulster Co. N. Y. Waukesha mineral water, Henk, Wisconsin, Meinhard's Caracas bitters and Schlitz Milwaukee beer, in kegs or bottles. In addition to these goods, specialties are made of Houtman's Holland gin, straight Bourbon and Rye whiskeys in which a large and thriving trade is carried on. No other firm in San Francisco is engaged in exactly the same line of business. Branch houses are in operation in Los Angeles and Portland. The firm conducts all affairs according to approved business principles. The terms are 60 days, debts being payable in United States gold coin. All financial business must be done direct with the house. No similar establishment in San Francisco is exerting a greater influence for good or doing more to promote the general welfare of the community.

RUNYON, LAKE & CO.

Real Estate Agents. 809 Market street, Room 6, Flood Building.

The enterprising real estate agents of San Francisco have done a great work in spreading abroad a correct knowledge of the boundless resources of California, thus securing an immigration of the most desirable character and promoting the material developement of the State. The firm of Runyon, Lake and Co. commenced operating in California property in 1886. They do busines on an extended scale and have established agencies at Visalia and Fresno, Cal., and Chicago, Illinois. They are agents for California lands of all kinds and their list contains over 1200 desirable pieces of property located in all parts of the Pacific Coast. They have stock, fruit, and grain ranches, great expanses of grazing land, wide reaching grain fields, wonderful bodies of timber, choice orchard lands, selected vineyard property, rich garden spots, fine colony lots, level plain, rich mountain slope, gently rolling foot hill, orange and fig land, peach, apricot and prune land, raisin and wine grape land, alfalfa and timothy fields, little farms and big farms, improved or unimproved, at all prices and to suit all comers. They have also a large number of vacant city lots at their disposal, and fully improved business and residence property in the busiest cities and thriftiest towns in the state. They can locate homestead, pre-emption and timber culture claims in Alameda, Contra Costa, San Mateo, Santa Clara, Santa Cruz, Monterey, San Luis Obispo, Fresno, Tulare, and other counties. Messrs. Runyon, Lake and Co. have a large list of very choice school lands in many different parts of the state on which they will place applicants for a small premium. Their special dealings are in Fresno, Tulare and Kern counties, 'the pocket of the San Joaquin valley'. They have about 10,000 acres of choice timber land in Oregon for sale at such a price as will guarantee to any one who buys it a fortune within five years on a very small investment. Some of the timber land is almost as level as the great valleys of California, with a rich, dark sedimentary soil that will grow, when the timber is off, timothy six feet high. with heads eight to twelve inches long, and a yield of four tons of hay to the acre, or will yield forty bushels of wheat or barley, or eight tons of alfalfa, or the choicest vegetables in the greatest abundance, and before yielding these mar-

velous growths of grain, hay or vegetables it will yield to the woodman's ax and saw from 40,000 to 100,000 feet per acre of yellow pine, sugar pine, spruce and fir. On this land there is but little underbrush and over nearly all of it one can ride in perfect safety in a buggy. It now furnishes fine grazing for stock. It borders beautiful lakes that are navigable, and out of which runs agreat river, down which logs can be driven any month of the year, a river never too low to drive, and never so high as to overflow its banks, twenty-eight inches being extreme high water above low-water mark. Two railroads have been surveyed through this land which is the natural supply for an extensive and constantly growing market. This property is offered at unusually low figures. These gentlemen have invested many thousands of dolars for Eastern and California capitalists and their judgment can safely be relied on. They take charge of property for clients, buy and sell on their own account and in commission and solicit the patronage of all who desire to mkae money in land. Messrs. W. S. Runyon and W. B. Lake are the gentlemen who constitute this energetic firm. Mr. Runyon is a native of Ohio. He came to California in 1853, lived many years at Sacramento and then re-moved to Visalia where hestill resides. Mr. Lake was born in Maine. He came to this state in 1853, located in Sacramento where he remained until the time of the flood in 1862 when he went to Nevada. There he lived three years and moved to this city. Mr. Lake is the resident member of the firm in San Francisco, is deservedly popular among hosts of friends and reliable and accurate in all his dealings.

G. C. HALL & SON.

Handkerchiefs, Embroideries, Spool Cotton, &c., 3; New Montgomery St.

Messrs. G. C. Hall & Son conduct one of the most popular and best known establishments in their line in this city. The business was inaugurated in 1883,



through the enterprise of Mr. G. C. Hall, the leading member of the firm. This gentleman had been a member of the firms of Tobin, Davisson & Coand Davisson, Hall & Co., which were engaged in the wholesale notion trade-His son Mr. M. R. Hall, became a partner in this business January 1, 1888.

THE INDUSTRIES OF SAN FRANCISCO.

He was formerly employed in the house of Davisson, Hall & Co., and possesses excellent business qualifications. Messrs. Hall & Son are commission merchants and agents for handkerchiefs, embroideries, Joseph Warren's needles, Jonas Brooke & Bros. spool cotton, arm shields, etc. Jonas Brooke & Bros. spool cotton is too well known to need any recommendation by us. We believe Messrs. Brooke & Bros. are the only manufacturers who make both a glacé finish and a soft finish so as to suit all machines as well as hand work. Their Trade Mark accompanies this notice. Messrs Hall & Son sell goods only for manufacturers and are therefore strictly first hands in every line they handle. To meet the wants of their trade they have removed to 35 New Montgomery St. where their enlarged facilities will no doubt insure an increased patronage. The goods are obtained from the best leading manufacturers and are sold at the lowest prices consistent with the legitimate expenses of trade. The proprietors conduct all operations with system and dispatch. The trade extends throughout California and Oregon. The wide acquaintance and high standing of the members, together with their known energy, reliability and worth are the secrets of their decided and deserved success.

DAVIS BROS., BERGMANN & CO.

Importers of Fancy Goods, Notions, Novelties, etc., Nos. 6 to 16 Sutter Street.

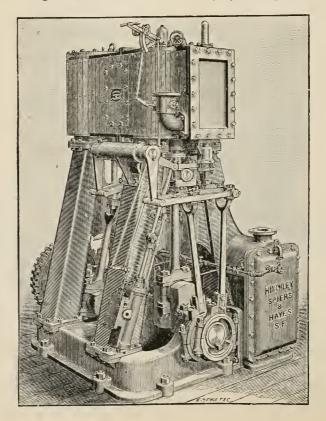
This important business was established in 1880 by the firm of Davis Bros. Levins & Co. It was incorporated March 1, 1888, and has a capital stock of half a million dollars. The officers of the corporation of Davis Bros. Bergmann & Co., are: A. G. Davis, president, E. G. Davis, vice-president, J. Bergmann, Treasurer, M. Percy Peixotto, Secretary. These gentlemen are importers and jobbers of Toys, Fancy Goods, Plated Ware, Notions, Novelties, Albums, Clocks, Leatherware, Cutlery, Smokers' articles, Willow Ware, Musical Instruments, Bird Cages, Sporting Goods, Children's Carriages, Canes, Stationery, etc., etc., etc. The stock carried in all these lines is varied and complete being selected with the greatest care and with special reference to the wants of the trade from the productions of the most reliable and representative manufacturers in both America and Europe. The leading retail dealers of the West procure their supplies from this establishment, which by reason of the magnitude of its operations and the advantageous relations with the best manufacturers, is enabled to guarantee prices which rival concerns possessing lesser advantages cannot successfully duplicate. Following are included among their important agencies: The Ansonia Clock Company, Clocks, Bronzes, Plaques, etc.' The Meridan Britannia Company, Silver-Ptated Ware, and 1847-Rogers Bros.' A-1 Flat Ware, R. Wallace & Sons Manufacturing Co., Silver-Plated Ware, Steel Novelties and Cheap Flat Ware, John Russell Cutlery Co., Table Cutlery, Butcher Knives, Hunting Knives, etc., Anglo-Pacific Cutlery Co., Pocket Knives, Razors, Scissors, etc., The Russell and Morgan Card Company, Playing Cards of every description, Lewis Pattburg & Brothers, Velvet Frames, Mirrors, Plush Novelties, etc., etc., Western Toy Co. of Chicago, Graham Brothers & Company, Celebrated Toilet Soaps, The Whiting Paper Company, Fine Papers, Envelopes, etc., Eagle Pencil Company, Lead Pencils, Pen Holders, Automatic Pencil, etc., Boorum & Pease, Blank Books, Memo. Pads, Writing Tablets, etc., etc., Carter, Dinsmore & Company, Carter's Writing Fluids, Inks and Mucilage, John Mehl & Company, Leather Ware, Pocket Books, Bags, Card and Letter Cases; Bill Books, etc., F. A.

Whitney Carriage Company. All grades of Children's Carriages, McLaughlin Brothers, Toy Books, Backgammon Boards, Games, Blocks, etc., etc. The establishment is centrally located at Nos. 6 to 16 Sutter Street, and occupies four floors 90x300 feet in dimensions. The main stores are connected by a bridge with the Crocker building in which their toy room is located. This toy room is one of the handsomest in the United States, covers a large area of running back to Bush street, and is an admirable establishment in tself. From 60 to 80 persons are employed in different capacities. The affairs are managed in accordance with the best systematic methods. The annual business transacted is very large in amount and extends over California, Oregon, Washington Ty.. Nevada, Utah Ty., Mexico, Montana Ty., Idaho Ty., Texas, Central America, the Hawaiian Islands and British Columbia. The firm has a New York office at 8t Walker street in that city. The gentlemen identified with this leading enterprise possess marked ability and influence and stand high in business circles.

FULTON IRON WORKS.

Howard, Fremont and Beale streets.

The important enterprise represented by the firm of Hinckley, Spiers and Hayes, consisting of Messrs. Daniel B. Hinckley, James Spiers and Daniel



E. Hayes, was inaugurated in 1855 and has continually kept pace with the rise and developement of the metropolis of the Pacific Coast. Their extensive works located on Howard, Fremont and Beale streets are well supplied with a valuable and complete outfit of machinery of the latest pattern and design. The business is managed in accordance with the best systematic methods. The works comprise a foundry, boiler, machine, blacksmith and pattern shop and cover over half a block. Messrs. Hinckley, Spiers and Hayes are Pacific Coast agents for the Deane steam pump, one of the best and strongest in use. The concern has an annual trade amounting to \$1,000,000 and over, and employs 400 skilled mechanics, the pay roll amounting to an enormous sum. An immense business is done in the manufacture of steamship machinery and Corliss engines, which are made of the best materials. and embody all improved plans of construction. We have before us a list of about 80 steam-vessels the machinery of which was constructed at the Fulton. Iron Works. Forty-seven have been built since May, 1885. Messrs. Hinckley, Spiers and Hayes took the entire contract for hull and machinery of thirteen of the same, including the collier 'Ajax' and the passenger steamer 'Hermosa'. In addition, the engines and boilers for a large number of steam launches have been built by these gentlemen and the machinery for six more steamers is now under construction. Special attention is given to Frue concentrators, Tustin pulverizers, Huntington centrifugal quartz mills, Lewellyn heaters and Blake rock breakers. Messrs. Hinckley, Spiers and Hayes. manufactured the machinery for the Southern Pacific Co's, ferry steamer 'Encinal' also the machinery for more than thirty coasting steamers, within the last two years together with many large stamp quartz mills, Bruckner fur-The operations of the firm extend over California, Arizona, Nevnaces, etc. ada, Mexico and the Sandwich Islands. Mr. Hinckley is the original founder of this enterprise," Mr. Hayes became connected therewith during the fifties and Mr. Spiers, about twelve years ago. These gentlemen are reliable progressive business men, thoroughly acquainted with every detail of iron manufacture and eminently capable of furthering the weighty interests under their control.

PARAFFINE PAINT CO.

Main Office: 310 California Street.

This company is sole owner, patentee and manufacturer of P, and B. paint and compounds. This paint has for its base a mineral, pronounced by chemists to be practically indestructible, and when dry is more fire-proof than socalled fire-proof paints. Neither salt nor fresh water, alkaline nor acid solutions of any kind, insects nor vermin make any impression on surfaces coated with the Paint. It preserves iron and other metals from rust, and completely arrests oxadization. The Paint is always ready for use, and possesses a more elastic body than any others; in consequence of this, the expansion and contraction and ordinary cracking and breaking of coatings does not occur with the P. and B. paint; therefore it is especially well-adapted for metal, etc., which will have to stand great fluctuations in temperature. This is the most durable and complete roof paint in the market for tin, iron or shingle roofs. For gutters it is unsurpassed and for mending leaky roofs there is nothing like it. The P. and B. paint enters into the pores of iron and is unaffected by alt water, the atmosphere, acid or alkaline solutions. It is applied to water anks, cisterns, iron pipe, plumbers' work, sewerage, soil pipes, etc., and is ex-

cellently adapted to vinegar tanks, dye vats, beer tubs, tanners' leaches, brine and condenser coils and pipes, acid works, smelting and reduction works, brick and other foundation work. The P. and B. paint will be found valuable in many directions for railroad work, as it holds on to iron more tenaciously than any other preparation. It is the best paint for tin, wood or canvas carroofs, and between double planks, as a cement, is unsurpassed. It is strictly water and spark proof. The leather preservative renders leather and other articles manufactured therefrom superior in durability to rubber goods. The P. and B. cloth compound for water-proofing and preserving cloth, canvas or rope, seines, nets and lines, contains no oils, tar or asphalt, nothing that the atmosphere, acid or alkaline solutions can attack. It will not injure the finest fabric. Can be used on anything from the heaviest duck or canvas to the finest silk. Leaves the fabric to which the compound is applied soft. Any kind of rope, from a fish line to a hawser, can be rendered water proof, if strengthened and will outlast rope not so applied three to one. The company is now prepared to supply a long-felt want in the shape of a portable roofing made with its compound and with machinery of its own invention. It has no odor like the various kinds of prepared tar, asphaltum and felt roofing. It will not rot like the so-called felt roofing. It is impervious to wind and rain. It will not become brittle. It will not crack, peel or run. It is air and vermin proof. It is excellent for keeping out fine drifting snow and sand. It can be taken up and removed to other buildings with little expense. No coat of paint is needed on P. and B. roofing when it is laid, and it will not break in laying. It is absolutely acid and water proof.

For temporay buildings, its lightness, compactness and durability commend it to settlers, miners, lumbermen, stockmen and others. For a small sum a strong storm and water proof building can be erected, which, without tearing or breaking, can be used again at a distance. The cheapest kind of foundation and frame work will answer as well as the best, and the cost of the roofing is about half that of the roughest kind of lumber in many sections of the country. The company manufactures P. and B. building, sheathing, lining and wrapping paper, which have been used largely for sheathing and lining in buildings, for lining fruit boxes and dry houses, for wrapping packages, for keeping powder cases moisture-proof etc. The P. and B, pile covering is prepared in almost the same manner as the roofing, the whole body of it being impregnated with the compound. Orders are promptly filled The officers and directors of the company are: President, J. Scott Wilson; Vice-President, Horatio Beveridge; Secretary; A. Cheminant; Manager, F. J. Fletter; Directors, J. D. Wilson, H. Beveridge, L. Gillson, H. Shainwald, M. W. Beardsley. The Factory at West Berkeley covers about two acres, is run by a fifty horsepower engine and supplied with a full equipment of all essential machinery.

McAFEE BOILER WORKS.

Wm. McAfee & Son, Proprietors. Office and Works: 210, 212 and 214 Spear Street.

The business of these extensive works was established in the year 1875 by Mr. William McAfee with whom is now associated his son, Mr. William A. McAfee. These gentlemen engage in the manufacture of marine and stationary boilers, iron tanks, horizontal and vertical retorts for canneries, and execute all repairs in a prompt and satisfactory manner. Among other extensive jobs of work done by this firm may be mentioned the putting in of two large boilers of sixteen tons each for the steamer "Tacoma" and one each for the steamers "Norfolk," "Julia H. Ray" and "Bertha;" the weight of each of these boilers is from 24 to 26 tons, aside from two large boilers of 18 tons each which have recently been completed for the steamer "Lakme." The establishment is $45 \times 137 \frac{1}{2}$ feet in dimensions and is fitted up with a large supply of machinery of the latest pattern and design which is adapted to all the requirements of boiler making. The number of employees averages about 40 including a large amount of skilled labor to whom high wages are paid. Mr. William McAfee the senior member is the pioneer boiler maker on the Pacific Coast having arrived here in June, 1850.

He put up the first boiler on this coast which was placed aboard the steamer "H. T. Clay." In 1861 Mr. McAfee established the firm of McAfee & Baurhyte which was changed in 1865 to McAfee, Speirs & Co. In 1875 Mr. McAfee sold out to Mr. Speirs and in the same year founded the McAfee Boiler works.

SIEGFRIED & BRANDENSTEIN.

Tea Importers, 118 and 120 Market Street and 15 and 17 California Street.

This representative firm consisting of Messrs. John C. Siegfried and M. J. Brandenstein established in 1881 the important business which now engages our attention. These gentlemen handle teas of every quality and description and have built up a large and flourishing trade extending all over the Pacific states and territories. They own and control extensive tea farms in Japan, from which are received large supplies. Messrs. Siegfried & Brandenstein import about 50,000 chests of tea per annum. Taking into consideration the



fact that the entire importation of all the houses of the city last year was 141,214 chests, one can see at a glance the relative importance of the business of this firm as compared with that of other houses engaged in the same line of trade. The prices of teas have latterly been kept at comparatively low figures by favorable freight rates and sharp competition which has reduced profits in the business to a point which renders success possible only to firms of large capital, thorough exper-

ience and whose operations cover a wide extent of territory. Both gentlemen are Californians and are thoroughly identified with the development and progress of this state. The store is a commodious three-story building and is well arranged and equipped for the general conduct of business. The office is large extending neatly onehalf the width of the store. It is handsomely finished in black walnut while the walls are decorated with beautiful pictures representing Japan scenery. The front part of the ground floor is used as the sample room, where are displayed all grades of teas which fill the apartments from floor to ceiling. The gentlemen who compose this leading firm are widely and favorably known to the trade and are very popular among friends and patrons.

THE LOUVRE.

Corner Powell and Eddy streets. C. A. Zinkhand, proprietor. Agent for Anheuser-Busch Brewing Association.

This first class restaurant and sample room was established in 1883. Mr. Charles A. Zinkand is at present sole proprietor. The Louvre is conveniently located in the basement at the corner of Powell and Eddy Sts. The place is well lighted and admirably arranged. On the right of the main entrance on Powell street is the private office enclosed in glass. The handsome black walnut bar is about 50 feet long. A little to the right of this is the beer counter, behind which is the large ice cabinet containing beer of the finest quality. In the rear of this portion of the saloon is the large provision and lunch counter heavily laden with the best staples and luxuries both foreign and domestic that the market affords. A specialty is made of eastern oysters. The dining apartments contain a score or more of furnished tables while as many more unfurnished are provided for light lunches and beer. The ladies rooms are handsomely furnished in walnut, while large and costly mirrors on all sides seem to extend the apartments and make the place particularly delightful and attractive. This room has two entrances on Eddy street. The kitchen is situated in the extreme rear and is fully equipped with all essential apparatus and utensils for the practice of all branches of the culinary art.

Mr. Zinkhand imports wines, champagnes, beers, in fact all popular beverages. Specialties are made of Anheuser-Busch-Budweiser beer, Wm. J. Lemps, St. Louis pale lager, Pilsen and Culmbach beers of the finest imported for which Mr. Zinkhand is the sole agent. Well equipped ice houses are provided for the reception and storage of goods. The electric clock has been put in at great expense and indicates the time of the leading cities of the world, including London, Paris, Berlin, Calcutta, Valparaiso, New York Chicago and New Orleans. The Louvre is situated near to the principal theatres. One is frequently obliged to stand and wait in order to obtain a seat. Only eastern and imported beers are kept in stock. The proprieter is a gentleman who thoroughly appreciates the wants of the public and his indefatigable efforts to please his customers has made the Louvre a very popular resort for the better class of patronage.

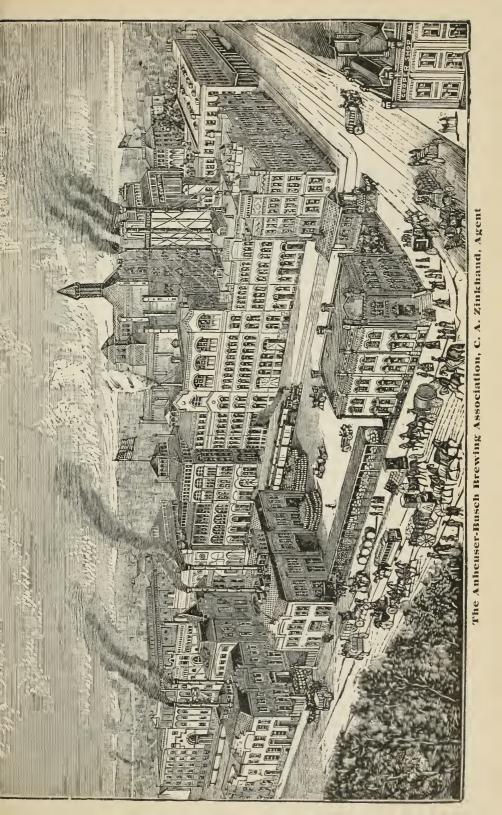
Edgar A, Cohen,

J. M. Costigan.

COSTIGAN, COHEN & CO.

Commission Merchants and Brokers; Grain, Wool, Hops and Bags. Office: 203 Battery street.

This important business was successfully inaugurated in 1879 by Messrs. J. M. Costigan and Edgar A. Cohen, gentlemen of acknowledged standing in the commercial world. They refer by permission to the London, Paris and American Bank, L'd. This firm carries on a large and thriving trade in grain, wool, hops and bags. The premises are spacious being 30x50 feet in dimensions and have been fitted up especially to faciliate the expeditious handling of goods. Large consignments are received daily from all parts of California to be shipped over this coast and further east. The goods handled are of the best quality the market affords and give excellent satisfaction to buyers. Prompt returns on all sales are a prominent feature of the firm's business. This is in every way a responsible concern and no firm in the city is more deserving of the confidence it enjoys from an extensive circle of business acquaintances. The volume of the trade is large and increasing.



JOHN LEE & CO.

Manufacturers of all kinds of Tin and Sheet Iron Ware. 34 and 36 Main St., near Market. Positively No Goods Sold at Retail.

Among those who have achieved prominence as manufacturers and taking a leading place in their calling, are Messrs John Lee and I. Y. Doane, who founded this enterprise in 1879, bringing thorough practical experience to bear and meeting with deserved encouragement. Their establishment embraces three different branches, viz : the galvanizing, japanning and manufacturing of tin and sheet iron ware. Their japanning and galvanizing tubs, pails, buckets, bath tubs, coal hods, etc., are acknowledged (by the trade) to be the best on the coast and find ready sale from Mexico to British Columbia. They also manufacture a full line of tinware that has no superior. In addition to goods of their own make, they carry a full stock of eastern stamped tinware turned out by the best manufacturers.

EQUITABLE LIFE ASSURANCE SOCIETY.

North & Snow, Managers, 405 Montgomery street.

The business of the Equitable Life Assurance Society was established in San Francisco in 1861. Mr. Henry B. Hyde is president and Mr. James W. Alexander, vice-president. The affairs of this society have been characterized by fairness and liberality towards all its patrons and the satisfactory settlement of lossess by policy holders has contributed largely to its wonderful increase of patronage. Of the life assurance companies of the world, the Equitable Life Assurance Society of theUnitedStates has for nine years transacted the largest annual new business, and held the largest four per cent. surpius, while for three years it has had the largest amount of assurance outstanding on its books.

Its condition January 1st, 1889, was as follows :

Surplus (4 per cent. Standard). Percentage of Surplus to Liabilities	
Surplus Earned in 1888.	
Increase in Surplus in 1888.	
Increase in Assets in 1888.	
Premium Income in 1888	
New Assurance in 1888	153,933,535
Outstanding Assurance	\$549,216,126

A careful study of the history and operations of the Equitable Society proves it to be one of the most profitable and secure life assurance companies for intending assurers. Messrs. North & Snow are managers of the business here and have by close attention to details and the persistant practice of honorable methods secured a large and influential patronage. Four capable assistants are employed and the affairs are conducted in the most sagacious and conservative manner. The office is eligibly located on the first floor at No. 405 Montgomery street. It is elegantly furnished in all its appointments to faciliate the transaction of business. Messrs. North & Snow number many wealthy and influential people of San Francisco among their patrons and do an extensive business all over this coast.

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WORKS AT CLEVE LAND. OHIO. OFFICE 221 CALIFORNIA ST. S. F.

> The business of the Eagle Oil and Refining Company was incorporated December 12th, 1887 and has a capital stock of \$50,000. The works are located at Cleveland and Lima, Ohio; Mr. William A. Smith is President, Mr. W. R. Wands, Vice-President, and Mr. C. F. Burnham, Secretary and Treasurer. The gentlemen of the company are refiners of petroleum and dealers in all oils. Their refinery at Lima covers a large area and its operations are conducted on an extended scale. It has ten stills, is provided with all essential machinery and equipments of the most approved pattern and is complete in all its appointments. This refinery has recently been greatly enlarged to keep pace with the ever increasing demand. The company makes a specialty of handling petroleum oils which give excellent satisfaction to customers and all who have had occasion for their use. The office of the Eagle Oil and Refining Co. in this city was originally located at No. 210 California street but some time ago was changed to the more convenient quarters at No. 221, on the same street. The business is constantly increasing on this coast as the result of the superiority of the oils and a strict adherence to the policy of uniformly fair dealing. In conclusion it gives us pleasure to refer to the "Nonpareil Compound" manufactured by the Eagle Oil and Refining Co. It is put up in three grades, "A" soft for low temperature, "B" is medium for general purposes and "C" hard for warm engine rooms. This compound will save consumers from fifty to seventy-five per cent. instead of using oils. A trial will convince the greatest sceptic.

M. A. GUNST & CO.

Importers and Dealers in Havana, New York and Key West Cigars, 203 Kearny street between Bush and Sutter.

Mr. M. A. Gunst, the leading proprietor of this business, established the same in 1877. The firm imports and handles the finest Havana, New York and Key West cigars which meet with great favor from the trade. The goods dealt in by Messrs. Gunst and Co. have no superior in the market. They have an experienced representative in Havana, who is thoroughly acquainted

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with the wants of the trade and knows the requisites of good cigars, who attends to the buying of goods for the house. The firm is thus enabled to guarantee satisfaction to patrons, having a thorough knowledge of the character and quality of the stock. The main store at 203 Kearny street is 30 x 70 feet in size. The cellar and store room are on Sutter street and are 50 x 100 feet. Two smaller stores are in the city at 802 Market and 223 Pine streets, while a branch establishment is located in Portland, Oregon. A number of men are steadily employed. Trade is carried on with Australia, China, Japan, Honolulu, Mexico and all that part of the United States lying west of Salt Lake city. The firm imported last year 3,232,000 cigars, which number is not exceeded by that of any rival concern. When it is remembered that a few years ago the business occupied a small store eight by ten feet in size two doors below the present location, it is surprising what marvelous results are accomplished through well directed energy and indefatigable enterprise.

ERNEST L. RANSOME.

Patentee and Manufacturer of Artificial Stone and Concrete. 508 California street.

Mr. Ernest L. Ransome began business in this city in 1873 and by careful supervision and attention to details has attained his present standing.

He early recognized the importance of patented improvements and to these his success is largely due. The following are his principal inventions with date of patent: Stone Pavement, patented 1882-84; Concrete Building Construction, 1884; Concrete Mixing Mills, 1884-85; Concrete Apparatus for Walls and Buildings, 1885 ; Cement Bricks, 1882-84-86 ; Concrete Mould for Walling Wells, etc., 1886; Concrete Mould for Subways, Cable Roads, Ditches, Tunnels, etc., 1886. His patent on concrete construction embraces the use of square iron bars, twisted cold into a screw form. These bars are embedded in the concrete in such a manner as to bring the tensile strength of concrete up to its enormous compressive resistance. Thus all heavy and expensive beams and girders are obviated, and owing to the peculiar shape of the iron every ounce in weight, and every inch in length, contributes to the general strength ; and, moreover, the iron being imbedded in the concrete is untouched by fire or moisture. His concrete mixing mills are designed to do the work of 15 or more men, and with a much better result. In turning over the aggregates with shovels in the old method, the finer material remains at the top of the pile, while the stones and coarser gravel roll down the sides. Then again in shoveling it is impossible to produce a perfect mixture. These mills have none of these objections, but by arrangements of shelves and guides every particle is brought in contact with the cement. They are run by horse power or small engine. By use of Mr. Ransome's Concrete Apparatus for walls, etc., a man can erect his own house, barn or wine cellar with unskilled labor, at a nominal cost if materials are at hand in the shape of rock, sand or gravel.

His Cement Bricks are controlled in this state by the Cement Brick Co. These bricks are remarkable for their beauty, fire resisting qualities, accuracy of form and variety of color. The company is already running at its full present capacity, and the brick are finding their way into some of the finest business blocks and handsomest residences of this city and interior towns.

In summing up we can do no better than give a few practical instances of the value of Mr. Ransome's inventions. His Patent Concrete Construction is exemplified by the building of the Arctic Oil Works in this city, Bourn & Wise's immense wine cellar at St. Helena, Starr's Mills at Wheatport and other buildings. The last named is a 7 story brick structure resting wholly upon groined arches of Mr. Ransome's construction; a boat can pass under any portion of it Six of his mixing mills are at present used by the Spring Valley Water Works on their great dam at San Mateo and give perfect satisfaction. Others are being used at different times in all parts of the state. His concrete apparatus is largely used by vineyardists in the erection of wineries. He is at the present time using his mould for subway's, etc., to push a tunnel under the S. F. Mint. By these inventions Mr. Ransome has been enabled to extend his business by rents, royalties and purchase, without relaxing his supervision of his own work in this city and elsewhere.

He is always ready and willing to impart any information beyond the scope of this brief notice and will send various descriptive circulars (to all interested) upon application.

ALLYNE & WHITE.

Dealers in paints, oils, varnishes, etc. 112 and 114 Front street.

This pioneer business had its start in the fifties. It was established by the firm of Stanford Bros. About eighteen years ago it passed under the control of the present management, consisting of Messrs. J. W. Allyne and W. H. White. These gentlemen are importers and dealers in oils, paints, varnishes, brushes, etc. These goods are made of first class materials and give the best satisfaction to the trade. The store is centrally located at No's 112 and 114 Front street, the manufactory on Chestnut and Taylor streets, North Beach, where all essential machinery and apparatus are provided for the refining of whale and fish oils, and the production of whale oil soap, used extensively by fruit growers. The firm enjoys a thriving patronage in this city and carries on a large jobbing trade throughout the interior. A number of assistants are regularly employed. Messrs. Allyne and White are gentlemen of marked ability and influence the results of whose enterprise are seen in their substantial trade.

T. J. WELSH.

Architect, Room 95, Flood Building.

For the past fifteen years Mr. Welsh has been engaged in the practice of his profession in San Francisco. and has achieved a reputation as a leader among the architects of the city. Much of the architectural improvement in recent years is the result of his skill aud artistic taste, and no gentleman of his profession can show better proofs of the high class of his work than Mr. Welsh. He is architect for the Board of Education. He has given special study to light and ventilation, and has done a vast amount of work on the public schools of the city. He is now superintending the erection of the Dominican church on Bush and Steiner streets, and the large cathedral on the corner of O'Farrell street and Van Ness avenue. It would be impossible to here enumerate all the fine structures which owe their beauty and utility to his knowledge and skill. It is sufficient to say that a large number of the finest edifices of this section of the State are of his designing, and their exquisite taste and admirable convenience are the result of the happy combination of the artistic and the practical which is characteristic of all his work. Six competent assistants are employed. Mr. Welsh is a native of Australia, came to this shore when a child, and is well and favorably known to the people of the Pacific Coast.

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INSURANCE COMPANY OF NORTH AMERICA, OF PHILADELPHIA.

313 California street. The Oldest Company in America.

The Insurance Company of North America, the leading insurance company of the country, was organized in the city of Philadelphia in the year 1792, and has been in existence nearly 100 years. During that period it has occupied one of the most prominent positions in American underwriting, having during that time paid over \$70,000,000 in losses. The company has a cash capital paid up of \$3,000,000, cash assets of over \$8,000,000, and stands in the front rank among the leading companies of the world. Its record for promptness and honorable dealing with its patrons is unsurpassed.

The company transacts both a fire and marine business and has agencies in all the principal cities and towns in the United States. Its business is conducted in such a careful manner and its risks are so well distributed that were any three of our largest cities, say New York Philadelphia and Chicago, to be visited at the same time with a fire of even the magnitude of the great Boston fire, the Insurance company of North America could pay every dollar of its losses without calling on its stockholders for a single cent. It has more cash assets in proportion to its amount at risk in the city of San Francisco than any other company doing business here and consequently offers the very best indemnity against loss by fire to the property holders of our city. Thomas A. Mitchell, 313 California street, is the general agent of the company for the Pacific department, which embraces the States of California, Oregon and Nevada, and the Territories of Montana, Utah and Washington. William J. Dutton, 401 California street, is the marine agent of the company at San Francisco.

FRANCIS SMITH & CO.

Manufacturers of Iron and Steel Pipes, 130 Beale street.

Francis Smith & Co. of 130 Beale street, have in operation one of the largest sheet-iron and steel pipe manufactories on the coast and do a most extensive business. Their specialty is the manufacture of sheet-iron pipe of all sizes from two to sixty inches in diameter, to be used for all purposes for which pipe may be used, and in which may be numbered pipes for conveying water for hydraulic mining, water for power wheels, irrigating purposes, town water works, electricity, air pipes, artesian wells, smokestacks and the countless other uses to which iron and steel pipes may be put. Smith & Co. also make a specialty of constructing water works for towns and cities, and have put in the water plants of many of the principal towns of the State. They also manufacture all kinds of tools for making pipe, and furnish iron already cut, punched and joined for making pipe right on the ground where it is to be used. Their pipe is covered with a patented and durable composition of coal tar and asphaltum. An experience of over twenty-five years makes Smith & Co. competent to take and accurately and properly fulfill any contract which the nature of their business may call for.

This enterprise was founded in the year 1872 by Mr. Francis Smith. The gentlemen who constitute this firm are enterprising, public-spirited and progressive, and by their liberal and honorable business methods, have acquired an extended and influential patronage.

J. EVERDING & CO.

Commission Merchants and Starch Manufacturers, Depot, 48 Clay street, S. F., Starch Works at West Berkeley, Cal.

The above firm was established by J. Everding in 1855, who came to California in 1852, for the firm of Everding & Erkenbrecher, starch manufacturers, Cincinnati, Ohio, with the intention of building a factory here in connection with the factory in Cincinnati, but, finding plenty starch here and very little use for it, took to the mountains to dig for gold.

In 1854 he returned to Cincinnati, sold his interest in the Cincinnati Starch Factory, to Mr. Andrew Erkenbrecher, and then returned in 1855 to California. He built the first starch works in this State at West Berkeley, where it is still in operation.

Since 1855, sixteen starch factories were started in this State. Six of them used potatoes, one corn, and the others wheat or flour, but all have either failed or discontinued, leaving the pioneer factory the only one in this State. It too would have had to discontinue, but for the practical knowledge of Mr. Everding, he being a thorough starch-maker, having learned the trade with Mr. George Fox in Cincinnati.

Starch being made of corn in the Eastern States, can be sold here cheaper than it can be made in this State, but J. Everding's double refined California wheaten starch is so far superior that the principal laundries in this state use it, paying double the price at which they could buy Eastern Starch. The residue of this starch is then used for the manufacture of the German granulated soap, the seal brand which is really ahead of all the soap powder from the East so much advertised, because it does not hurt your hands nor injure the fabric.

WM. G. BADGER.

Purchasing Agent and Commission Broker in General Merchandise, 17 Post street.

This gentleman established his business in 1850. He makes a specialty of handling the Hallett and Davis pianos which are manufactured in Boston. They have been awarded over sixty first prizes for volume of tone, good construction, excellence of workmanship, and are indorsed by the highest musical authorities in the world. Liszt, Strauss, Bendel, Gottschalk, Saro, Titiens, Heilbron, Abt, Welhi, Paulus, and Germany's greatest masters.

The judges of pianos at the Centennial Exposition in Philadelphia, made their report in the following distinct and unmistakable language. The Medal of Honor and Certificate of Distinction are awarded the "Hallett & Co.'s Grand, Upright and Square pianos for volume of tone, good construction and excellence of workmanship, and because of originality of design and artistic skill in their Upright instruments, with ingenius combination of mechanical devices for securing permanence in tone."

The Hallett and Davis Company have in their factory every convenience that new and modern machinery can give. They purchase their stock at the lowest cash prices, and employ first-class workmen. They personally superintend the business, have had an experience of nearly fifty years, and are constantly striving for perfection, and to make a better piano than any other first-class maker in the country. They guarantee perfect satisfaction to purchasers both as to the style and quality of instruments. The house has been established forty-three years, during which time more than thirty thousand pianos have been manufactured, which are used in the leading conservatories of the United States and public schools of Boston, and are indorsed by the press and most distinguished musicians. Mr. Badger has sold a large number on this coast. He carries a valuable assortment of these instruments in stock, so that customers have no difficulty whatever in finding plenty of styles: from which to make selections. They are warranted for five years. Several competent assistants are employed. Mr. Badger was born in Charlestown, Massachusetts. He is one of the earliest pioneers of this state, and is highly respected by many friends and acquaintances.

A. LUSK & CO.

General Commission Merchants, Canners of Fruits, etc., 10 and 12 Main street.

This leading commission firm was organized in the year 1858, by Messrs. Albert Lusk and William Jacobs. Mr. Jacobs died in 1884, when his sons Messrs. Isadore and Henry Jacobs succeeded to his interests. The officers of their company are Albert Lusk, president; Isidore Jacobs, vice-president and secretary; Henry Jacobs, treasurer. These gentlemen are general commission merchants and canners of fruits of all kinds. They do business on a large scale.

Most prominent among their many popular brands of canned goods is the "Bear" brand. This brand is known from California to Maine and all over Europe. As canners they enjoy a privilege of which but few engaged in that industry can boast, that of packing fruits grown on their own lands and in their own orchards; they are the owners of the Brigg's orchard, located in Sutter county, from which this year, over 1,000 tons of green fruit were shipped, playing a very prominent part in connection with the green, dried and canned fruit business of this house.

The canning establishment is located on the south side of Brannan street between Third and Fourth. It occupies a building two stories high and $137\frac{1}{2}$ x275 feet in dimensions. All essential appliances and appurtenances are provided, and the best modern methods and processes are utilized in all the different operations. Employment is here furnished to about one thousand men and women, showing the important relation which this gigantic industry, sustains to the maintenance and well being of the working classes. The producing capacity is 75,000 cans per diem. Messrs. A. Lusk & Co. are the largest shippers of canned fruit in this section of the union.

Apricots and peaches are sent to Europe in immense quantities. All the dried fruits and other goods handled by the firm are in great demand in the East and in the Old World.

These gentlemen were the first to introduce California raisins into the Eastern markets. These raisins are the best to be obtained anywhere, and are held in high favor by the trade. Large quantities of the same are shipped to the Australian colonies. The amount of annual business transacted aggregates \$1,500,000. Mr. Isidor Jacobs, the secretary and general manager of this vast enterprise, is thoroughly posted in its every detail, and enjoys a wide acquaintance with the people of this coast and of the United States, by whom he is held in high esteem. Messrs. Isidor and Henry Jacobs own the Brigg's Rancho in Sutter county near Marysville, a tract of 860 acres containing about one hundred thousand fruit trees of different kinds, from which a large number of car loads of Apricots, plums, peaches, pears and other fruits

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are annually shipped to Chicago and other prominent centers in the East-The store was formerly located at 409 and 411 Washington street, but some months ago was removed to the present location at Nos. 10 and 12 Main street. The office is neatly furnished for the transaction of business and goods in boxes and sacks are piled high on the floor. The basement is utilized for storage purposes.

This industry is a credit to the city and state, and the eminent success achieved, is a fitting monument to the indomitable energy and judicious management of those in charge.

S. B. DINKELSPIEL & CO.

Wholesale Jewelers, 120 Sutter street.

This business was originally started by Mr. S. B. Dinkelspiel in 1863. The first location was on Washington street between Montgomery and Kearney, the next at 313 Bush street, and about three years ago a removal was made to the present situation. Messrs. D. E. Josephi and J. S. Dinkelspiel are the members of the firm. They carry on a wholesale business in diamonds, watches, chains, gold and plated jewelry. This house enjoys on enviable degree of popularity with the trade and the public, because of the high artistic merits of the merchandise handled, and the strict adherence by the proprietors to a liberal and honorable policy in the transaction of all their affairs. The premises occupied are tastefully appointed, and contain a large stock of the finest precious stones and elegant jewelry of every description, in choice designs, representing the highest class of workmanship in these several lines of manufacture. With every facility for promptly filling orders on the most favorable terms, this house is well worthy the patronage of all retail dealers in this section of the union. The trade extends all over the Pacific Coast. Mr. Josephi is a native of New York, aud Mr. Dinkelspiel of Canada. Both are business men of the highest standing, who enjoy the fullest confidence of their patrons and the trade generally.

WEIL, BAER & CO.

Manufacturers of the Celebrated Oriental Shirts. Importers and Manufacturers of Gent s Furnishing Goods, 113 Battery street.

One of the representative establishments which so convincingly demonstrate the mercantile supremacy of California's metropolis is that of Weil, Baer and Co, manufacturers of the celebrated Oriental Shirts, importers and manufacturers of gents' furnishings. The house was founded in 1880 by the firm of Weil, Leiter & Co. which subsequently was changed to Weil, Baer & Co. The building occupied for trade and manufacturing purposes contains three floors and a basement 40x125 feet in dimensions. The salesroom and office occupy the first floor while the upper stories are devoted principally to manufacturing. Storing and packing are done in the basement. Every convenience and facility is at hand for the transaction of a large and active business and no similar concern in this section is more thoroughly prepared for taking proper care of its extensive and still growing interests. The machinery of the establishment is operated by a gas engine of four horse power and the capacity of the factory is 1500 dozen shirts per month. The Oriental Shirts are made of solid material and are excellently suited to all the requirements of wear. The shirts are made in the latest styles by experienced workmen. One hundred persons, mostly girls are employed. A splendid stock of shirts and gents

THE INDUSTRIES OF SAN FRANCISCO.

furnishing goods are constantly carried. These are carefully selected from the best sources of supply and are well calculated to command the attention of careful and discriminating buyers. Fine white shirts are made a specialty. Many of these are worn daily by leading citizens and business men of San Francisco. Messrs. D. Weil, J. Weil and L. Baer compose the firm. They are gentlemen of high repute who are accounted among the progressive business men upon whom the continued development of the city rests.

Edward Carlson, President. J. P. Currier, Vice-President and Secretary. C. C. H. Carlson, Treasurer.

THE CARLSON-CURRIER SILK MANUFACT-URING COMPANY.

Manufacturers of Belding Bros. & Co.'s Silks. Mill: Corner Stevenson and Ecker Sts-Salesroom: No. 2 Sutter street.

This important business was started through the collective enterprise of the the present managers in 1878 at No. 565 Market street and was removed to 585 Market St. in 1882, and from there to its present location. The company incorporated in December, 1887 and has a capital stock of \$125,000. It engages in the manufacture of machine twist, sewing silk, knitting, embroidery, Filoselle silk and ladies' fine hosiery which are sold in large quantities to the trade. The store located at No. 2 Sutter street is $40x_36$ feet in size. It has a large basement and everything is well arranged to meet the necessities of the business. The factory is $75x_{100}$ feet in dimensions and is supplied with

a full equipment of machinery including nine winding frames, eleven hundred spindles, three latest style doubling frames, two reels, two stretches with copper rolls, three winding frames, twenty spooling machines and three machines for brading. The machinery being all made by W. G. & A. R. Morrison, of Willimantic, Conn. It is operated by about 75 girls and boys who are thus enabled to obtain means of support. There are 85 employees connected with the establishment and the average pay roll is \$2800 per month. The officers of the concern manage all its weighty affairs with prudence, enterprise and tact. The trade extends all over the Pacific Coast States, I and Territories, British Co-



lumbia, Mexico, Sandwich Islands and Australia.

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This is the *only industry* and manufactory of the kind west of the state of Michigan and it *should be encouraged* and *patronized* by those who have the best interests of the Pacific Slope at heart, and all who desire to see large manufactories established and maintained on this coast. Mr. Edward Carlson, President, is 55 years of age, a native of Germany and has lived in California



for a third of a century. He was for a number of years Chief Clerk in the U. S. Quartermaster's Department and served one term as Deputy State Treasurer. Mr. Currier, Vice-President and Secretary, is 37 years old. He became connected with the present house in 1876, prior to which he was identified with the business of Belding Bros. & Co. of

Chicago. Mr. C. C. H. Carlson, Treasurer, is a gentlemen of marked business and financial ability who enjoys a wide acquaintance in the community.

THE KENNEDY AND SHAW LUMBER CO.

4th, Channel and Berry Sts. Office, \$40 Fourth St: Branch Office, 5 Post street.

This business was started in January, 1875, by Turner, Kennedy & Shaw. Subsequently Mr. Kennedy purchased the interest of Mr. Turner and organized the Central California Lumber Co., but as the identity of the projectors suffered somewhat, it was deemed advisable to organize the Kennedy and Shaw Lumber Co., thus having two companies with the same owners, the former operating the mill manufacturing and shipping property in Mendocino County and the latter taking care of the retail department in this city and elsewhere. The officers in each company being the same: J. F. Kennedy, Pres.; A. W. Kennedy, Treas.; Geo. T. Shaw, Sec'y. These gentlemen are agents for the Pacific Mill Co., (pine) Tacoma, Washington Ter., also for the Central Cal. Lumber Co., (redwood) Mendocino Co., Cal. They employ a large number of hands in their lumber yards and do an immense business all over this coast. The yards cover about one-third of a block and are situated on the bay so that they have the advantage of unsurpassed shipping facilities. The office is located at 840 Fourth street and a branch is conducted at No. 5 Post street (junction of Montgomerv and Post).

The lumber handled by this company has no superior in quality and has been utilized extensively in the erection of many fine residences and business houses in San Francisco and other cities. The managers are gentlemen of great influence in commercial circles and their energy and public spiritedness have done much to promote the material welfare of the people of this coast.

G. &. E. PENNINGTON AND SONS.

Manufacturers of Tools, Machinery, etc. 218 and 220 Folsom street.

Messrs. G. and E. Pennington and Sons are manufacturers of best refined cast tool steel, machinery and hammer steel, steel piston rods, shear blades, lathe spindles, and all kinds of steel forgings, refined bar steel in octagon, round, square or flat is made in sizes and lengths to order; while miners' drill steel, picks, crowbars, sledges, hammers, etc., are manufactured on an extended scale. The works at No. 218 and 220 Folsom street occupy a full water lot 45x137 ½ feet in size and are supplied with all adequate machinery operated by an engine of 75 horse power. Conspicuous amongst the machinery are two steam hammers weighing 1000 and 2000 pounds respectively The firm gives employment to ten skillful and competent machinists and has all the work that can possibly be attended to. Special attention is given to the manufacture of cast steel tools which are used extensively by carpenters and builders in the city and throughout this portion of the state. Their business was started in 1873 and deserves a continuance of that liberal encouragement and support it has received from the beginning. The proprietors of these works are thoroughly practical workmen and wide awake, energetic business men whose close attention to details and liberal treatment of patrons have laid the foundation of well-merited success.

PARK, BROTHER & CO., LIMITED.

Black Diamond Steel Works, Lake Superior Copper Mills, Pittsburg, Pa. Pacific Coast Office and Warehouse, 13 and 15 Fremont street, San Francisco. Abner Doble, Manager.



This firm carries the largest stock of steel and copper on the Pacific Coast supplying the best grades of steel for all requirements. The excellence and uniformity of black diamond steel are well known, and it is used by the largest consumers. They make a specialty of fine steels for mining and mechanical purposes. Their silver tool steel, extra special tool steel and imperial self-hardening tool steel are especially recommended for machine shop use. They also make a specialty of pure Lake Superior copper for mining plates, which is without exception, the best in the market for the purpose. In addition to the foregoing, they are also large manufacturers of the best quality fire-box and boiler plate steel, ship plate, shell and tank steel, open-hearth and crucible spring steel, crucible hammer and pick steel, open-hearth and crucible machinery steel, corona plow and toe calk steel, etc. The mills at Pittsburg are well equipped for filling orders promptly. They carry in the warehouse at 13 and 15 Fremont street, a full line of various grades of steel, and also of sheet, bar, plate, bolt, sheathing and roofing copper; in fact their establishment is 'head-quarters' for everything in the way of steel and copper.

WEST COAST FURNITURE CO.

L. and E. Emanuel, Proprietors. 432 and 434 Fourth street.

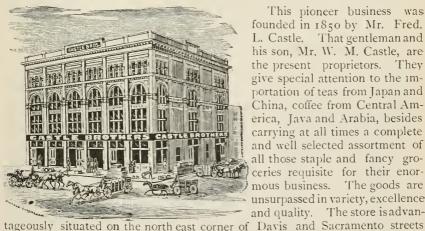
Among the representative establishments engaged in the manufacture of furniture, hardwood interior house finish and wooden mantels, we would call attention to that of the West Coast Furniture Co., of which Messrs. L. and E. Emanuel are proprietors. They are manufacturers and dealers in furniture, wooden mantels, bedding and upholstery. A large assortment is kept constantly on hand, and furniture to order is made a specialty. The premises are located at No's. 432 and 434 Fourth street and occupy a three

110

story brick building forming the shape of a letter T, one part of which is 50x355 feet and the other 52 x 275 feet in dimensions. The vertical line of the T is occupied by salesrooms, offices etc., and the horizontal line is used for manufacturing, finishing and storing. The factory is equipped with the latest and most approved designs of wood-working machinery, for the expeditious production of every variety of fine and medium furniture. Many of the products of this establishment may be seen in the most elegant halls, parlors and drawing rooms of San Francisco. A large trade is carried on throughout the Pacific Coast and with foreign countries. No less than 150 men are employed in the different departments of this industry. Some of these represent the highes, grade of skilled labor and receive wages proportioned to their experience and efficiency. This business was founded on a small scale by Messrs. L. Emanuel and J. Haley in 1859. In 1862, Mr. Haley was succeeded by Mr. E. Emanuel, since which time no changes have occurred in the management. The proprietors are natives of England, and have resided in this state for the past thirty-five years. They conduct the largest furniture establishment in this section of the union and have met with gratifying success as a result of their indomitable industry and enterprise.

CASTLE BROTHERS.

Wholesale Grocers, 200, 202, 204, 206, and 208 Davis street, and 118, 120, 122 and 124 Sacramento street.



This pioneer business was founded in 1850 by Mr. Fred. L. Castle, That gentleman and his son, Mr. W. M. Castle, are the present proprietors. They give special attention to the importation of teas from Japan and China, coffee from Central America, Java and Arabia, besides carrying at all times a complete and well selected assortment of all those staple and fancy groceries requisite for their enormous business. The goods are unsurpassed in variety, excellence and quality. The store is advan-

and has a frontage of 100 feet on each street. The premises contain all necessary fixtures and conveniences to facilitate the handling of goods, while in the immediate vicinity are extensive warerooms which contain an immense reserve stock. The person who makes a tour through the four floors and basement of the establishment can not fail to admire the system and order which prevail in all departments. More than a score of men are employed in different capacities and the business affairs are conducted in a most enterprising and efficient manner. Trade extends throughout the Pacific Coast States and Territories and as far east as circumstances will permit. The gentlemen of this firm are highly esteemed for their enterprise and reliability in all transactions as well as for the energy displayed in the management of this representative establishment.

ROSENBAUM BROS.

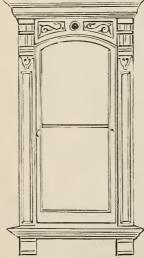
Importers and Commission Merchants. 206 Front street.

This firm consisting of Messrs. Samuel M. Rosenbaum, A. M. Rosenbaum and S. Strassburger established business in October 1881. These gentlemen are importers and commission merchants. They carry at all times a large, fresh and well-selected stock of spices, coffees, leaf tobacco, Havana cigars, silk handkerchiefs, gambia, shellac and all kinds of Oriental and foreign goods. These have no superior in quality and give unexceptional satisfaction to patrons and buyers. All goods bearing the trade mark of this house viz; R. B. are guaranteed in every particular. The trade of the firm is carried on throughout this section, large supplies being furnished to the retail merchants of San Francisco and neighboring cities. Orders are promptly filled and business is conducted in accordance with safe and reliable principles, 'Messrs, S. M. and A. M. Rosenbaum are natives of San Francisco and have been actively identified with the growth and commercial developement of the metropolis of the Pacific. Mr. A. M. Rosenbaum is a director of the Union Insurance Co. Mr. Strassburger is a brother-in-law of the Rosenbaums. He was born in Germany but came to this country when quite young. These gentlemen are all very enterprising and courteous, and have hosts of friends among the leading members of the mercantile community.

W. J. THOMSON.

Successor to Young & Thomson. Manufacturer of Sash, Doors, Blinds, etc., 306 and 308 Mission street.

Messrs. James Young and W. J. Thomson established this business in 1882. Mr. Thomson is now sole proprietor. He manufacturers frames, sash, doors, blinds and shutters, does house and pattern work, band and scroll sawing,



Pbrackets, turning, etc. These products have been utilized extensively in the exterior and interior adornment of many of the finest mansions and edifices of different kinds in San Francisco and throughout the coast. The bulk of the trade is carried on in the city, the different articles being supplied in immense quantities to prominent contractors, carpenters and builders. Thirty-six competent and skilled men are employed. The machinery is essentially complete in every detail and embraces the latest patterns and designs. It is operated by an engine of 40 horse power which is supplied with fuel consisting entirely of the shavings made by the work of the different machines. The manufactory occupies two stories, the office and draughting room being on the second. Mr. Thomson does a very large order busine ss which is steadily increasing, thus evidencing the superiority of the work turned out. The proprietor is a native of Nova Scotia. He has

lived about 17 years in California and is much esteemed by patrons and the public generally because of his enterprise, energy and reliability.

PLATSHEK & HARRIS.

Dealers in wool, hides, pelts, furs and tallow. Nos. 314 and 316 Battery street, Corner of Commercial.

These gentlemen occupy a three-story brick building with basement, and are doing a large business, in fact one of the largest of the kind on the Coast, and are well-known all over the state as well as in the East, theirs being the oldest establishment of the kind in California. They deal extensively in wool, hides, pelts, furs and tallow, which are supplied to the trade in immense quantities. The building occupied for trade purposes is at No's 314 and 316 Battery street on the corner of Commercial, and is well suited to business requirements. Every convenience and facility is at hand for the transaction of a large and active business and no similar concern on this coast is more thoroughly prepared for taking proper care of its growing interests. The firm carries a large stock of products which are carefully selected from the best sources and calculated to command the attention of careful and discriminating buyers. A large local trade is carried on, while extensive shipments are constantly made to the Eastern markets. Five competent assistants are employed. The business was inaugurated in 1850, by Mr. Rich who was succeeded in 1872 by Messrs. Julius Platshek and Isaac Harris who constitute the present firm. They are business men of vim and enterprise, expert exponents of their vocation and are thoroughly accurate and reliable in all their varied dealings.

AMERICAN EXCHANGE HOTEL.

319-325 Sansome street. Montgomery Brothers, Proprietors.

The American Exchange Hotel was started in the year 1852 and passed into the hands of Messrs. Charles and Wm. Montgomery, the present proprietors, in 1879. Win. Bryan was the proprietor previous to 1879 and his predecessor was Baylev Sergent. This hotel is in the very center of the business portion of the city, and has been renovated and newly furnished throughout. It is but one block from the Oregon Steamship Co's Office. The traveling public will find it one of the most convenient, comfortable and respectable hotels in the city. The rates for board and room are \$1.00, \$1.25 and \$1.50 per day, with hot and cold baths free. The dining room is 50 x 75 feet in dimensions and has seating capacity for 135 persons. The office, dining room and reading room are on the first floor; the parlor is on the second floor and is neatly furnished with nice red velvet furniture. The lighting, ventilating and sanitary arrangements are unexcelled. The guest rooms of which there are 165 are fitted up in the most comfortable manner with all necessary furniture and fixtures. The services of thirty-two persons are required and none but the most obliging white labor is employed. The building is fire-proof and provided with all modern conveniences, The cuisine department is under charge of experienced cooks, and the tables at all times contain a full supply of the best meats, vegetables, fruits, provisions and delicacies the market affords. This hotel is conducted on temperance principles. The managers are efficient, accommodating and popular. They formerly kept the Grand Hotel at Santa Rosa and the Montgomery Hotel on Second street in this city.

JONES, MUNDY & CO.

Commission Merchants, Importers' and Manufacturer's Agents. No. 16 Front Street.

This house was founded in 1879 by the firm of A. F. Evans & Co., (A. F. Evans and J. D. Jones) who were succeeded by Jones, Mundy & Co., about a year and a half ago. Messrs. J. D. Jones and J. H. Mundy are the individual members of the firm and are agents for G. H. Mumm & Co.,



Reims, Champagnes, Apollinaris Water (Natural Mineral water), Hunyadi Janos Water (Natural Aperient water), Friedrichshall (Natural Aperient water), Anheuser-Busch Brewing Association, St. Louis, Mo., Val Blatz's (Milwaukee) Wiener Beer, Phœnix Spirits and Alcohol, Chicago, Abel, Ames & Co., Prop's., Diamond Distilleries, Cincinnatti, Ohio, Maddux, Hobart & Co., Prop's., New England Rum, Boston, Chapin, Trull & Co., Prop's. The champagne wines of

G. H. Mumm & Co. are justly celebrated. They are consumed more largely in the United States than in any other country and the amount imported is enormous. The reputation of Apollinaris water far exceeds that of any other mineral water ever imported into this country. The Hunyadi Janos water can be found in every drug store in the World, as also the celebrated Friedrichshall. Messrs. Jones, Mundy & Co. have the agency for the bottled beer of the Anheuser-Busch Brewing Association of St. Louis, and for the Val Blatz Wiener Beer of Milwaukee, which have a world wide popularity. The New England rum made in Boston by Chapin, Trull & Co., is noted for its superior excellence and forms the basis of a very large and increasing trade throughout this Coast. Special attention is given to handling the choicest brands of Kentucky whiskies, which are sold only to the trade, at lowest prices. A number of men are constantly employed in different capacities. The premises are admirably appointed and arranged for business purposes and all the affairs are conducted in a systematic manner. Orders are filled with promptness and accuracy. The trade of this house extends all over the Pacific Coast, Mexico, Central America and Honolulu, and the volumne is annually increasing. Mr. Jones is a native of England and has lived nearly 22 years in this State. Mr. Mundy was born in Massachusetts and has resided here 12 years. These gentlemen have one of the most important commission houses of San Francisco. They have a commodious office, handsomely fitted up, on the second floor. The gentlemen of the firm are courteous, obliging and are at all times pleased to meet their patrons.

W. WINTERHALTER.

Architect and Superintendent. Office, Room 115, 3rd Story, Phelan's Building, Corner Market and O'Farrell streees.

This business was established in 1872 the office being first located at the northeast corner of Pine and Montgomery streets, then removed to the Mechanic's Institute building on Post street from whence it was transferred in 1886 to Room 115, in the third story of the Phelan building. Mr. Winter-

halter plans and superintends the erection of buildings for dwellings and all other purposes in this city, its suburbs, and throughout the interior of the State, He gives special attention to the construction of breweries, malthouses and factories, and is thoroughly familiar with every detail of the architectural profession. He furnished the plans and specifications for the erection of the South Park Malt House, the Empire Malt House, the first buildings of the U. S. Brewery, corner of Franklin and McAllister streets, the John Wieland Brewing Co., the National Brewing Co., Willows Brewery, etc. He gives all personal and the most faithful attention to the drawings, specifications, details and superintendance, and the contracts are executed at reasonable costs in a manner always entirely satisfactory to the owners. Parties desiring to erect buildings of any description would do well to consult with Mr. Winterhalter before awarding their contracts. This gentleman is a native of Germany, has lived in California since 1866, and is fully identified with the interests of this State.

C. H. STREET & CO.

Real Estate Agents, 415 Montgomery Street.

This firm commenced business in 1888, succeeding the Immigration Association of California. Messrs. C. H. Street & Co. deal in real estate of every description and are now offering some very fine bargains in both city and country property, which capitalists, investors, and home seekers should not fail to take advantage of. They have land for sale in large or small tracts; on the coast or in the interior; valley, hill, mountain, open, timber, mineral or non-mineral land; improved or unimproved; with or without irrigation; suitable for stock, dairy, grain, fruit or general farming; for investment or actual settlement; for cash or on installment; and will also show Goverment land. Most of these farms are in neighborhoods inhabited by intelligent enterprising and hospitable people who have all the advantages afforded by proximity to schools, churches and markets. Information about private and Government land, climate, soil, productions, timber, health, general resources and advantages of California is furnished free to all interested. Reading room and writing conveniences are free to all new comers. Maps and printed matter are provided for general distribution. Special attention is given to making investments and subdividing and colonizing large tracts of land, for general farming, stock raising or fruit growing. The firm does a general real estate business, buying and selling property in all parts of the Pacific Coast, Messrs. Street & Co. are strictly fair and honorable in all their dealings, making no representations not fully warranted by the facts. Mr. C. H. Street, the senior member of this enterprising firm, was formerly secretary and land officer of the Immigration Association through whose munificent work more than a hundred thousand persons are now possessing homes on what was formerly the public domain. Mr. Max Frankenau, of Fresno Co., Cal., is the junior partner. He is a member of the firm of Frankenau & Son, King's River, and is one of the Directors of the Bank of Central California at Fresno. He is a gentleman of large business experience and is considered one of the most enterprising men of California. He has hosts of friends and is most deserving of the same. We know of no gentlemen in whom greater reliance can be placed, as far as real estate is concerned, than Messrs. C. H. Street & Co.

DAVIS BROTHERS.

Proprietors of the Golden Rule Bazaar. 718 to 722 Market street. New York Office 83 Walker street.

The Golden Rule Bazaar of San Francisco is now recognized as the lead ing house of its kind on the Pacific Coast. It is, in fact, one of the largest bazaars in the United States. It is purely of California origin, was established in 1870 by its present proprietors, the Davis Brothers, and has grown from an insignificant toy and fancy goods business, to one embracing all lines of the necessities and luxuries of life. The main store, No. 718 Market street covers an area of 110 by 230 feet and is four stories high. It has for its branches the original stand at 419 Kearny street, and also a spacious building at 1234 Market street near Jones. The stock included in these various stores represents an investment of not less than \$1,000,000 and the pay roll includes from 300 to 1,000 employees, according to the seasons of the year. There is but little manufactured, by any nation of the world, that is not fairly represented in these establishments. Its principal departments embrace all lines of gent's hats, neck wear, clothing umbrellas, canes and furnishing goods of every character, perfumeries, soaps, fans, toilet articles, and notions of every description, hand bags, satchels, trunks and travelers necessities, writing desks, stationery, gold, silver and plated jewelry, watches, clocks, albums, purses, and leather goods of every description, silver plated ware, curios, minerals, fishing tackle, house furnishing goods, cutlery, culinary utensils, suitable for all purposes, bric-a-brac, ornaments, vases, oil paintings, engravings, chromos, etchings, and latest publications of vocal and instrumental music in folio form, Japanese goods, and Oriental novelties of every description, lamps, fancy crockery and glass ware. The manufacturing department is devoted largely to the making of cabinet ware, wall brackets,, center tables, and picture frames manufactured from domestic and imported woods of various kinds. Their spacious toy room, covering an area of 75 by 230 feet, is generally conceded to contain the most complete stock of American and Foreign toys presented in any like establishment of the world. Here will be found a collection of dolls, books, games and mechanical toys, also the most reliable makes of childrens' carriages, wagons, velocipedes, tricycles, bicycles, coasters, drums, whips, soldiers' outfits and the thousands of sundries calculated to satisfy every known want of childhood. The various departments represented in these establishments are under one management. The goods are marked in plain figures and sold alike to every one. Residents and visitors to the city are always made to feel welcome whether wishing to purchase or not. The departments are open for inspection and any one visiting the city would miss one of its principal attractions were he to drop from his list of 'Sights to be seen in San Francisco,' the name of the Golden Rule Bazaar.

WILLIAM WOLFF & CO.,

Importers of and Dealers in Liquors, Wines, etc., No. 105 Front street.

This well-known importing firm whose place of business is eligibly located at No. 105 Front street, carries a large stock of foreign and domestic wines, brandies, gins, etc. The different brands handled are great favorites among consumers and are to be found in all the popular and fashionable resorts on the Pacific Coast. The articles of Messrs. W. W. & Co's importation are staple and of world-wide reputation. These gentlemen are sole agents for Pommery Sec. Champagne, J. & F. Martell Cognac, Morgan Bros., Port St. Mary's sherries, Dubois Frères, (Bordeaux) fine Clarets and Sauternes, Dixon's Double Diamond Port, Gilka Kummel, German Hock Wines, A. Houtman & Co's Scheidam gin, Theo. Lappe's genuine aromatique, Greenless' Bros. Lorne Highland whisky, Patrick Mayo & Co's Royal Connaught Irish whisky, J. Shanks & Co's (Dublin) Banner Brand, Guinness's Stout and Bass Ale, Bass & Co's Pale and Burton Ale, hhds. and bbls., Guinness's (Dublir.) Extra Stout, hhds. and bbls., Phillip Best Brewing Co., Milwaukee, Evans' Belfast Ginger Ale. They give careful and exact attention to all orders and have the confidence of all their numerous jobbing customers. Messrs. W. W. & Co. also carry constantly a large stock of old whiskies of well-known brands which have been shipped to Europe and returned, and which owing to the various voyages are fully matured and rich in flavor.

HAAS BROTHERS.

Importers and Wholesale Grocers, 100 and 102 California street.

The pre-eminence of San Francisco as a center in the wholesale grocery trade, is largely due to the standing of the firms representing that interest and to the excellence of the goods offered. The history of this house is a narrative of energy, perseverance and success, and its establishment dates back to the year 1852. The members of the firm are Messrs. K. and W. Haas and L. and K. Klau. The establishment occupies an immense building which at all times contains a mammoth stock of goods. A tour through the various apartments where a great many assistants and employees are engaged in the work of receiving, storing and shipping goods, and where groceries of every imaginable variety and description are to be seen, affords an opportunity to view on an extended scale the workings of a first-class wholesale grocery establishment. The store is located at 100 and 102 California street and is well arranged and equipped to facilitate the operations of trade. It is 50x137 1/2 feet in size. The value of the stock on hand amounts to thousands of dollars. The firm has a branch at No. 13 William street, New York. All the gentlemen connected with this enterprise are reliable business men of the highest standing and the affairs are conducted upon sound and thoroughly approved commercial principles.

ROSSETER, SMITH & STOLL,

Shoe Leather and Findings, 545 Market street.

The well-known wholesale firm of Rosseter, Smith & Stoll deals in calfskins, sole leather and findings, making a specialty of boot and shoe uppers. Messrs. Rosseter, Smith & Stoll are well and favorably known in San Francisco and all over the coast as gentlemen of industry, integrity and probity, whose transactions are uniformly conducted in accordance with established principles of honorable dealing. The premises are especially adapted for the handling of all goods connected with shoe manufacture and a most excellent system of management pervades all the affairs of the establishment. Messrs. Rosseter, Smith & Stoll are agents for Busell Trimmer Co., Globe Buffer Co., Trojan Button Fastener Co., Union Edge Setter Co., also for Busell Heel Trimmer, Union Cementer, Globe Patent Insole and the Giant beating out machine. A large business is done in handling these goods whose superiority has made them general favorites with the trade. This firm transacts a flourishing business with dealers throughout California, Nevada, Arizona, Oregon and Washington Territory. Orders are filled with the greatest promptness and accuracy. The store is 40x175 feet in size and is well arranged and equipped with all essential fixtures to facilitate the handling of goods and meet the requirements of a constantly increasing trade. A large force of men are employed and the interior of the establishment presents a busy active scene at all times. Messrs. Rosseter, Smith & Stoll keep fully abreast of the times, and merit a continuance of their liberal patronage.

F. SEREGNI,

Designer and Importer of Marble and Granite Monuments, Sole Agent for Smith Westerly Granite Co., Office, 24 Post street, Heald's College Building.

In all ages men have desired to be remembered after death. This fact has given rise to those finished products of the sculptor's skill which commemorates the achievements of great men and which among the soft effulgence of the gentle lunar rays lend such a weird enchanting beauty to the "silent cities of the dead." The business represented by Mr. F. Seregni was founded by the firm Muldoon, Seregni & Co. in 1851 in New York and was removed to San Francisco in 1874. Mr. S. assumed full control about eight years ago. He is a designer and importer of marble and granite monuments, fountains, statuary, etc., and is sole agent for the Smith Westerly Granite Co., of whose goods a specialty is made. This gentleman has erected in the east, monuments for Jay Gould, Thomas Scott, Judge Asa Parker, Gov. Washburn, Gov. Seth Padelford, The Pulaski and The Firemen's monument, together with many others. On the Pacific Coast those of Senator Sharon, Chas. McLaughlin, Friedlander, Louis Strauss, Mrs. Stern, Mr. Harmon, Gov. Haight, Mavor Selby, Gen. Williams, Mrs. Latham, Gen. Colton, Frank Whittier, Woodward, Chas. Main, (cost \$50,000) and Senator Fair valued at (\$45,000). Mr. S. is an Italian by birth and possesses marked ability and enterprise.

BONESTELL & CO.

Paper Warehouse, 401 and 403 Sansome street, Cor. Sacramento.

The business of this energetic firm was established in 1878 by A. D. Remington and L. H. Bonestell who were succeeded the following year by Bonestell, Allen & Co. The firm assumed its present style in 1884. The establishment is 25x140 feet in size and contains three floors and a basement, which afford all necessary conveniences for the expeditious transaction of the large and growing business. The firm receives immense quantities of paper goods of the best quality from the East and also from Europe which are supplied at low figures to merchants and the trade generally. The stock includes paper and paper bags of every description, card board, straw board, twines, etc. The entire premises are used in the storage and handling of the goods. The firm represents a number of leading paper mills and has established advantageous trade connections which enable it to supply merchants, publishers and printers at manufacturer's prices. A large force of men are employed in the business. All the affairs are managed with prudence, enterprise and tact

and recognized principles of trade are rigidly adhered to. The territory embraced in the operations of this house includes California, Oregon, Nevada, Arizona, Washington Territory, Mexico, the Sandwich Islands and Japan. Mr. Bonestell is a native of New York, one of the pioneers of 1849, and engaged in the paper business in 1851 under the firm name of Bonestell & Hallidie and has been identified with this line of trade up to the present time.

D. A. Macdonald, President.

P. Amiraux, Secretary.

ENTERPRISE MILL AND BUILDING CO.

Nos. 217 to 225 Spear and 218 to 226 Steuart streets.

This business was tounded in 1860 by Mr. D. A. Macdonald and became incorporated in the year 1881. Mr. D. A. Macdonald is president; Mr. P. Amiraux, secretary. This large mill occupies four water lots and extends from Spear to Steuart street. It is fitted up with an abundance of first class machinery of the very best pattern and design, which is excellently adapted to all the varied requirements of sawing, planing, turning and manufacturing frames, doors, sashes, blinds, mouldings, bar counters, store fixtures, etc. Finishing work for buildings is kept on hand and made to order. The work of this establishment has been used largely in the construction and ornamentation of scores of houses and dwellings in every part of the city and adjacent territory. A large number of skillful hands find remunerative employment in this thriving industry. Operations are conducted on an extended scale and under a most efficient system of supervision which comprehends every detail. The officers and managers of this concern are gentlemen of the highest repute in business who enjoy the unqualified esteem and confidence of all with whom they have had dealings and the general public.

JOHN ROSENFELD'S SONS.

Shipping and Commission Merchants. Dispatch Line of Clipper Ships for New York. Agency of the Vancouver Coal Mining and Land Company, L'd. 202 Sansome street. New York Office, 39 Broadway.

A commission house that is firmly established among the leading business

enterprises of this city is that of John Rosenfeld's Sons, No. 202 Sansome street. The value of a reliable factor to bring the producer and purchaser together with advantage to both is nowhere more apparent than here in consequence of the rapidly extending commerce of this port and the valuable interests developing on the Coast. The firm has abundant capital and extensive trade connections which enable it to take advantage of the most favorable opportunities of commerce. The house was established 35 years ago by Mr. John Rosenfeld. The location was changed from 302 California street to 202 Sansome street about five years ago. Reasonable advances are made on consignments and prompt returns on all sales. All business intrusted to the firm is attended to in the most satisfactory manner. Six men are employed in handling goods and doing the work of the establishment. Mr. John Rosenfeld is a native of Europe, came to California in 1850 and still remains at the head of the firm. Messrs. Louis and Henry Rosenfeld are gentlemen of acknowledged standing in the business community, whose energy and close attention to details have contributed largely to the success of this business. The firm does an extensive forwarding business via the Dispatch Line of Clipper Ships for New York and has the agency of the Vancouver Coal Mining and Land Company.

OSCAR V. GERZABEK, Manager.

UNION OIL COMPANY.

Manufacturers and Importers of Lubricating Oils, Lubricating Compounds, Grease etc. 313 and 315 Front street, corner of Commercial. Telephone, No. 1161.

The Union Oil Co. established business in San Francisco in the year 1886. The company deals in lubricating oils, compounds and all kinds of grease, large quantities of which are supplied to factories and machine works for use in overcoming the effects of friction. The trace extends all over the Pac-



ific Coast and is constantly increasing. The company not only manufactures but makes extensive importations of oils of various kinds, being determined to keep fully abreast of the times and supply all wants in this line. The factory is 35 by 100 feet in dimensions, contains two floors and a basement and is supplied with all necessary facilities for the carrying on of this thriving industry. A number of hands are employed. Orders by mail are filled with accuracy and dispatch. Mr. Oscar V. Gerzabek is president and manager of this business and Mr. M. Philipp, secretary and treasurer. Mr. Gerzabek is a foreigner by birth and has resided twenty-five

M. PHILIPP, Secretary and Treasurer.

years in this state. He was formerly of the firm of A. C. Dietz and Co. Mr. Philipp is an enterprising business man and a capable financier. Mr. O. V. Gerzabek Jr. is superintendent and is well qualified for that position, having attended college and studied the different branches relating to this business.

NEW YORK & SAN FRANCISCO COLLAR CO.

4 and 6 Battery street.

This firm is composed of Messrs. L. Brenner, S. J. Levy and G. Brenner, about as wide awake men as it has been our pleasure to meet in the commercial community on this coast. The name of the concern hardly conveys the correct idea of their business and is adhered to, we learn, only on account of its being the time-honored style of the firm. Their line consists of specialties in gent's furnishing goods viz., linen collars and cuffs (manufacturers); celluloid collars and cuffs, (sole Pacific Coast agents); white shirts. (manufacturers); suspenders, (manufacturers); neckwear, (importers and jobbers); silk handkerchiefs, (American brocaded, jobbers); silk handkerchiefs, (Japanese, direct importers); hosiery, (direct importers) cloth faced collars and cuffs, sole agents). The gentlemen of this firm claim, that owing to the fact of their devoting all their time, attention and energy to these particular branches of the men's furnishing goods trade, they are able to save all dealers in these lines whether large or small; all the way from ten to thirty per cent. on their respective lines, and their large trade seems to bear witness to the truth of this claim. The dimensions of the store are 40 x 190 feet. The salesroom contains large counters filled with goods and a vast array of shelves heavily stocked with hosiery and furnishing goods. The neatly furnished office is situated in one of the front corners of the store, the basement and a large warehouse are used for storage purposes. Their trade is carried on throughout the Pacific Coast states and territories, Mexico, Central America and the Sandwich Islands. Dealers and buyers are respectfully invited to call and inspect the stock which at all times comprises the latest novelties in the market.

SOUTH BRITISH FIRE & MARINE INS. CO.

Main Office, Auckland, New Zealand. W. C. Daldy, President, G. Johnston, Secretary, A. S. Murray, Manager. 412 California street. London Office 2 Royal Exchange Avenue, Cornhill, E. C.

The agency of the South British Fire and Marine Insurance Co. was established in San Francisco about twelve years ago. Mr. A. S. Murray is now the manager. The company has a capital stock of \$10,000,000 and the liability of the shareholders is unlimited. Losses sustained by patrons have been promptly investigated and settled, and the operations of the company have ever been characterized by fair and honorable dealing. The business of the San Francisco agency has been extended over all the states and territories west of the Missouri river. Mr. Murray, the manager, is a native of Scotland and has lived here about a year. Mr. C. P. Stringer, assistant manager, is a native of New Zealand. We append the following statement of the condition and affairs of the South British Fire and Marine Insurance Company, of Auckland, New Zealand, on the 31st day of December, A. D. 1888.

CAPITAL.

ASSETS.

100010	<i></i>
Real Estate owned by Company	\$432,200 00
Loans on Bond and Mortgage	53,690 00
Cash Market Value of all Stocks and Bonds owned by the Company	453,855 00
Amount of Loans secured by pledge of Bonds, Stocks and other market-	
able securities, as Collateral.	11,780 00
Cash in Banks	30,030 00
Cash and Champer hand and with example	29,135 00
Cash and Stamps on hand and with agents	17,615 00
Interest and Rents due and accrued	
Bills Receivable and Premiums in due Course of Collection	
Total Assets	1,410,015 00
LIABILITIES,	
Reserve for Losses in course of Adjustment	122,660 00
Gross Premiums on Fire risks running one year or less, re-insurance fifty	, i
per cent; gross premiums on fire risks running more than one year,	
re-insurance pro rata	419,261 00
Gross Premiums on Marine and Inlaid Navigation risks, re-insurance 100	4.9,=01 +-
Gloss Freehuns on Marine and Infaid Navigation fisks, re-fisurance for	
per cent; gross premiums on marine time risks, re-insurance fifty	126 510 00
per cent	136,540 00
Cash dividends remaining unpaid	395 00
Due and accrued for salaries, rents, etc	2,100 00
Due and to become due for borrowed money	32,585 00
Total Liabilities	\$713,541 00
SURPLUS AS REGARDS POLICY-HOLDERS, \$69,474 00	
Cash market value of U.S. bonds deposited with the California Title	
Insurance and Trust Company for the protection of policy-holders in the	0
United States	.\$114,525 00

S. H. BROWN & CO.

Real Estate Agents, No. 30 Kearny Street, Rooms 2 and 3.

The business of this well known and energetic real estate firm was established in the year 1866 by Mr. S. H. Brown. The office is centrally located at No. 30 Kearny street occupying rooms 2 and 3 which are nicely arranged and fitted up for all the purposes of business. A separate apartment is provided for ladies. This firm deals in real estate of all kinds both in the city and country and does a large business in handling San Francisco and Oakland property. Large and small ranches are bought, sold and exchanged for city property, loans are negotiated on approved security and the purchase and sale of fruit lands are made a specialty. The firm has a large amount of listed property at its disposal which parties seeking to profitably invest their surplus funds should carefully examine before concluding arrangements. Messrs. Brown & Co. employ two assistants and conduct all business in accordance with approved modern methods. The amount of annual sales foots up from \$200,000 to \$500,000 per annum. Mr. Brown has resided in California since 1857, and has had every opportunity to become thoroughly acquainted with the present and prospective values of California property. His judgment is relied on by leading capitalists and investors.

JAMES LINFORTH.

Manufacturer's Agent, 37 Market Street.

This enterprising manufacturer's agent is one of the pioneer business men of San Francisco. The specialities he handles are bells, sugar machinery, fruit evaporators, butcher machinery, steam engines, horsepowers, wind mills, white bronze monumental work and Deckert & Meyer's sulphur. Mr. Lin



forth is general agent for the Pacific Coast for Cincinnati Bell Foundry Co.; Murray Iron Works Co., Burlington, Iowa; Blymyer Iron Works Co., Cincinnati; Sybry, Searls & Co., Sheffield, Eng.; American White Bronze Co., Chicago, Ill.; together with other leading and reliable firms and manufacturers. The trade territory comprises the Pacific Coast generally, Mexico, Central America and the Sandwich Islands. Mr. Linforth arrived here in 1857, started as a commission merchant in 1861 and succeeded to the business of L. B. Beanchly & Co., hardware,

etc., in 1868, the new firm being Linforth, Kellogg & Rail, afterwards Linforth, Kellogg & Co., until 1876. He was for some time President of the Commercial Association, which preceded the present Board of Trade, has been a member of the Chamber of Commerce for many years and with the late Jas. Otis was a delegate to the National Board of Trade in 1873. He was one of the original projectors and stockholder of the Merchants' Exchange building on California street and is permanently connected with various societies in the city.

HAGEMAN & HAQUETTE.

Proprietors Crystal Palace Saloon, N. W. Cor. Kearny and Geary streets.

The elegant sample room accommodations of San Francisco receive a large patronage from tourists and prominent people of the city. One of the most palatial bar rooms is the Crystal Palace Saloon on the corner of Kearny and Geary streets, where the finest of wines and liquors are served to patrons in the most approved style. There are two entrances, one on Kearny the other on Geary street. The floor is of square cut black and white marble. All the arrangements and fixtures are essentially first class. The mirror behind the bar is very large and extends the whole length of the counter. The ceiling is frescoed in most beautiful figures and designs and the walls are adorned with elegant paintings. Immediately in front of the bar hangs a large picture painted by E. Jacobs, representing the capture of Samson by the Philistines; the cost of this picture was \$12,500. On the wall near the end of the bar is the beautiful picture called the "Awakening," valued at \$6,000. In front of the bar is the fine tapestry work representing three dogs, "pointers," valued at \$5,000. On coming into the saloon from Geary street one's attention is attracted by a magnificent painting on each side, one representing the "Perils at Sea," the work of G. Haquette, a cousin of the proprietor, valued at \$1,000, the other a flower painting whose value is \$500. On the panel wall of the saloon are handsome mirrors. Here may be found a magnificent sideboard where lunches are served continuously. Eight handsome settees of black walnut and morocco leather are provided and every thing about the place is arranged with a due regard to the comfort and convenience of patrons. On the middle of the counter is an ornamental piece of silverware valued at \$500, which took first prize at the Centennial Exposition in 1876. The proprietors require the services of four assistants who extend every courtesy to patrons. Messrs. Hageman and Haquette are gentlemen with whom it is a pleasure to become acquainted. They extend a hearty welcome to all.

DODGE, SWEENEY & CO.,

Commission Merchants, No's 114 and 116 Market street and 11 and 13 California street

Messrs. H. L. Dodge, L. H. Sweeney, J. E. Ruggles and F. W. Van Sicklen are the able gentlemen who compose the popular pioneer firm whose name appears at the head of this sketch. The business was founded by Messrs. L. C. and H. L. Dodge in 1855, who conducted business under the firm name of L. C. Dodge & Co. The house has been known successfully under the titles of Dodge Bros., Dodge & Shaw, Dodge Bros. & Co., Dodge & Sroufe, Sroufe, Sweeney & Co. and Dodge, Sweeney & Co. It has maintained a leading place among the representative business interests of San Francisco throughout its long and honorable career and is destined to achieve yet greater results in the future. The gentlemen of the firm are commission merchants and dealers in butter, cheese, eggs, hams, bacon, pork, lard, beef, salmon and other provisions. They are also sole agents for Libby, McNeil & Libby's Cooked Corned Beef, Pig's Feet and Tongues and H. M. Dupee's Chicago Hams, for which a great and growing demand has arisen. These goods are of the best quality known to the trade and give universal satisfaction. The managers of this extensive business have acquired a first-class patronage and built up a trade of a permanent and influential character. Large consignments are constantly being received from all sections of California and the neighboring states. The goods are shipped all over the territory west of the Rocky mountains and also to China, Japan, British Columbia, Mexico, South America, the Sandwich and other Pacific Islands. Rapid sales and quick returns are characteristic of this reliable house. All invoices received are answered without delay and the firm is a most worthy one with which to establish commercial relations. The large building located at Nos. 114 and 116 Market and 11 and 13 California streets, is conveniently arranged in all its apartments for the carrying on of a general commission business and all the affairs are managed with prudence, enterprise and tact. About a score of men are regularly employed. Hon. H. L. Dodge, the senior member of the firm, came from Vermont to California in 1849. He has been about 40 years in public life serving his constituents with marked fidelity in many different capacities and has borne a conspicuous part in the industrial development of California. Mr. Sweeney is a native of Canada and came to this state in 1852.

THE INDUSTRIES OF SAN FRANCISCO.

Mr. Ruggles was born in Massachusetts and came in 1850. Mr. Van Sicklen came from Vermont and has lived in California since 1875. All of the members of the firm are gentlemen of high repute in business circles who enjoy the highest regard of friends and fellow-citizens.

ROSENBAUM & CO.,

Wholesale Importers of Fancy Dry Goods, Hosiery, Embroideries, Laces, Dress Trimmings, and Notions. 125 and 127 Sansome street.

This is the oldest house in its line on the Pacific Coast ; it was established more than 30 years ago by Messrs. S. D. Rosenbaum and Edward Friedmann; in 1879 Mr. Friedmann retired from the firm and Mr. Rosenbaum having purchased his interest has since carried on the business assisted by gentlemen



formerly employes of the old firm whom he gave an interest in the profits. From the 1st of January, 1889, Mr. S. J. Rose, the son-in-law of Mr. Rosenbaum, has been a partner in the house and Messrs. M. Augustine, Joshua Isaacs and Louis Bamberger have an interest. The stock carried in the various departments is at all times large and complete and is supplied from original sources in Europe and America. Their trade extends all over the Pacific Coast, and the eminent success of this house is due in great

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measure to the rare taste displayed in making its selections of stock. No less than 36 persons find steady employment in this business. The premises occupied at 125 and 127 Sansome street comprises five floors and basement. The ground floor is occupied by the office and salesroom; the upper floors are used mainly for storage purposes while the basement constitutes a packing and shipping department. The location of the firm was at first on Battery St., between Pine and Bush, but the necessity for new and enlarged facilities to meet the pressing demands of an increasing trade compelled a removal to the more comfortable and commodious quarters occupied at present. Mr. Rosenbaum resides in New York; the other members of the firm live in San Francisco. The usual results of well-directed energy and enterprise are illustrated in the career of this house.

THOMAS PRICE & SON.

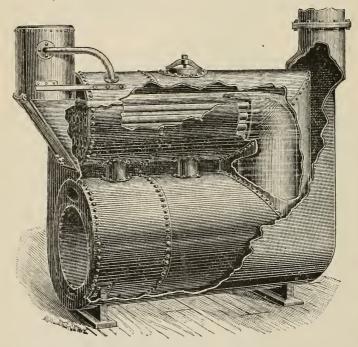
Assay Office, 524 Sacramento Street.

This establishment is undoubtedly one of the most completely equipped in the entire Union for handling bullion, assaying and analyzing ores, crushing and sampling ores and performing practical working tests. Its location in a city near to the greatest mining region of the world, its long and eventful career and unusually complete facilities combine to make this business one of paramount importance among the industries of San Francisco. The premises comprise the old Pacific Mail building situated on the corner of Sacramento and Leidesdorff streets, which was one of the first brick buildings erected in San Francisco and which is excellently equipped and arranged in all its parts to facilitate the various operations. Bullion is received in every possible shape and the coin returns on the same are furnished within 24 hours. Attached to the establishment is a complete public sampling works where ore is received by the hundreds of tons and after being crushed, sampled and assayed is offered for sale on the open market to the highest bidder. This method of handling ores is meeting with wide recognition, and is now known to be the method by which the ore shipper receives the most money for his ores. A complete and separate assay office is attached to the bullion department. The facilities for work in metallurgy are very complete, consisting of ore pulverizers, amalgamating pans, concentrators and special furnaces for smelting rich Jewelers' sweeps, photographic liquids, etc., are handled by special ore. methods and particular attention is given to the concentration and analysis of ores. Assaying is done in all its branches. In the chemical department a specialty is made of analyzing ores, foods, waters, poisons, etc. The labatory is completely fitted up with all essential apparatus and appliances for analyzing substances of all kinds and investigating different chemical processes. This important enterprise was inaugurated in 1862 by Professor Thomas Price with whom is now associated his son Mr. Arthur F. Price. These gentlemen have devoted their lives to chemical and scientific investigation relating to this branch of business and are thoroughly posted in its every detail. They employ a score or more of skilled and competent workmen, who receive salaries proportioned to their knowledge and experience. Business is carried on all over the Coast and extends even to Australia and China. The proprietors of this leading assay office are not only expert chemists and metallurgists but active progressive business men as well, standing high in the esteem and respect of all in the community socially and commercially.

DUNDON'S SAN FRANCISCO BOILER WORKS.

P. F. Dundon, Proprietor, 314, 316 and 318 Main St., bet. Folsom and Harrison.

The proprietors of these works, Mr. P. F. Dundon, established the business in the year 1881. The first location was at 131 and 133 Folsom street, but in order to meet the increased demands of business the works were removed to Nos. 314, 316 and 318 Main street. Steam Boilers of every description are designed and constructed on the most reasonable terms. Boiler Iron and Sheet Iron work of all kinds is done and iron ship work and repairs of every description are promptly attended to. Dundon's patent flame jacket boilers, horizontal and vertical, are made a specialty. In point of general excellence this work done by Mr. Dundon has no superior. He employs about forty men continually and the pay roll amounts to about \$3000 per month. The



premises are equipped with all modern improved machinery, which is indispensible in any establishment doing this class of work. The Dundon patent flame jacket boilers are worthy of particular notice. There are several of these boilers in use for marine and stationary purposes and they have given the very best satisfaction. They occupy very little space, consume less fuel per horsepower than any other boilers yet introduced, and they are accessible in all their parts for cleaning and examining. The accompanying cut represent the patent compound horizontal flame jacket boiler. Mr. Dundon applies patent flame jackets to fire box boilers with very satisfactory results. He has made many improvements in steam boilers among which may be mentioned the patent detachable mud ring for locomotive boilers and a simple but effective device for consuming smoke in the furnace of steam boilers. All of these inventions are patented by him. Persons requiring any work done in this line would do well to call on Mr. Dundon before concluding arrangements. Estimates can be obtained on any work from drawings or specifications at shortest notice.

GOLDEN GATE WOOLEN MFG. CO.

Manufacturers of blankets, cassimeres, tweeds and flannels. 535 Market street.

We would now call the attention of readers to one of the most important of San Francisco's industrial enterprises which was inaugurated in 1881 by the Golden Gate Manufacturing Company, the managers of which had been for many years identified with the commercial interests of this metropolis. The concern has a capital stock of \$400,000 and transacts a very large annual business. It is located at 535 Market street. About 276 persons are employed in the various departments. The factory contains a vast amount of machinery of various kinds including six sets of cards and thirty-three looms of the latest and most improved construction with facilities for the introduction of more mechanism when occasion requires. A large amount of skilled labor is employed at high wages, and the manufactory produces superior grades of blankets, flannels of all kinds, tweeds and cassimeres. The blankets made by the Golden Gate Woolen Manufacturing Co. have gone into general use through out the United States and give the best satisfaction to purchasers. This corporation has acquired a widespread reputation for the excellent character of these goods and has been awarded the first medals for the best and finest assortment of blankets at many of the leading fairs and expositions. The company adheres strictly to its policy of manufacturing no grade of goods but the best, which strongly commends it to public favor. Blankets have been manufactured by this concern for the Imperial Court of Japan. The Princess Louisa of England with the Marquis of Lorne visited the mill of the company when last in San Francisco, and was presented with a most magnificent pair of the finest blankets, made expressly for her, with the Imperial arms of Great Britain worked in the same. Following is a list of the officers of this company; Ariel Lathrop, president; William Harney, secretary and manager; A. L. Pringle, superintendent; the directors are Ariel Lathrop, William Harney, N. T. Smith, W. E. Brown, Timothy Hopkins and Adam Grant.

O'CONNELL & LEWIS,

Proprietors, Architectural Iron Works, 230 to 240 Steuart street.

This firm consisting of Messrs. Martin O'Connell and Oscar Lewis has been connected with the building branch of the foundry business for over 20 years and has been prominently identified with the construction of very nearly all of the public and private buildings in California. These gentlemen are now the largest manufacturers of house fronts on the Pacific Coast. Their works are the largest, possessing superior facilities for this kind of work which is their specialty, to the exclusion of every other branch of the foundry business. As a specimen of their work we might mention the casting of the 15 large columns made to support the main tower of the New City Hall of this city. These columns are 30 feet 7½ inches in length, 3 feet in diameter, weighing 16 tons each. They are the largest that have ever been cast in California and as far as known, none so large have been cast in the United States. They are continually shipping work throughout the state of California, Oregon, Arizona, Nevada and the Hawaiian Islands.

F. W. KRELING AND SONS.

Manufacturers of and Dealers in Furniture. Warerooms 534 and 536 Market street.

Messrs. F. W., William and John Kreling are the members of this illustrious and progressive firm. These gentlemen engage in the manufacture of elegant parlor and chamber sets, dining room, bank and office furniture,



wood mantels and interiors, rich upholstery, draperies, bedding, etc. They are sole owners of the square and octagon turning machines for balusters, newel posts, etc. This firm was awarded a gold and silver medal in 1886 and a gold medal in 1887 for the best display of furniture at the Mechanic's Institute in this city. The store is finely arranged for the business. On the ground floor we find chamber sets in rosewood, mahogany, black walnut, maple and oak, wood mantles, side boards, of elegant design and finish, extension tables, desks, etc., The gallery of this floor extends on three sides and contains hall stands, racks, book cases, tables and sample chairs of every description. The third floor is devoted entirely to the department of upholstery. The fourth story constitutes the wareroom for the reception of the elegant parlor, library and dining room furniture.

The upholstering is in leather, plush, damask and silk. The factory is one of the very largest on the Pacific Coast, employing many hands in different capacities. It is located at Nos. 319 and 321 Guerrero street and is fitted up with a splendid equipment of machinery, fixtures and appliances of all kinds for the expeditious manufacture of furniture and ornamental work of every description. The parlor and chamber sets made and sold by this energetic firm have been used in furnishing many of the finest parlors and drawing rooms in the city, while the leading offices and banks are ornamented with the fixtures and decorations of this establishment. Mr. F. W. Kreling, the senior member of the firm, is a native of Germany and about 72 years of age. His sons were also born in that country but left it when children. The business was established here in 1881 and has grown to large proportions under he able direction of those in charge. San Francisco may well take pride in the solid growth and substantial development of this important industry.

GRAF BROS.

Importer of Human Hair, Combs, Hair Dressers' Materials, etc., 17 Post st., second floor.

This important enterprise was established here in 1882 by Mr. Jacob L. Graf. The business was originally started by the above firm in New York in 1872. Messrs. Joseph L., Jacob L. and Alexander Graf are the principals. These gentlemen have houses in San Francisco, New York, London, Paris and Vienna. They are importers of Human Hair, Combs, Brushes, Pins, Hair

THE INDUSTRIES OF SAN FRANCISCO.

Nets, Hair Dressers' Materials, etc., also manufacturers of Real Hair Switches and Front Pieces. Hair Ornaments are a specialty. Graf Bros. obtain all their goods from first hands so that their competitors are bound to be above them in prices; and another great point is that they pay cash for all goods purchased thereby securing a marked discount, the benefit of which is derived by patrons. The members of the firm attend personally to the wants of customers, thereby saving the expense of travelling salesmen which competitors are under, and which consequently must add to the cost of their goods. The stock includes prepared Human Hair of first, second and third quality, Raw Hair, Oray Hair, Croquignoles, Ringlet Hair, assorted colors in refined Chinese Wigs, Ladies' Bandeaux, Switches, Curls, Puffs, Braids, etc. The manufactured and ventilated goods embrace Front Pieces, ventilated and woven, Theatrical Wigs and Beards, Wigmakers' and Hair Dressers' sundries of every description, Glass Stands, Wearing Frames, Mounting Machines, etc., etc. Mr. Jacob L. Graf resides in San Francisco and his brothers in New York. The house in this city carries on a flourishing trade throughout the coast.

BROWN, CRAIG & CO.,

General Insurance Agents, 508 and 510 California street.

This firm consists of Messrs. Edward Brown and H. A. Craig who established their agency in 1878. They do a general business in fire insurance and represent the Phenix Insurance Co. of Brooklyn, N. Y., the American Fire Insurance Co. of Philadelphia, the Pennsylvania Fire Insurance Co. of Philadelphia, and the Insurance Co. State of Pennsylvania of Philadelphia, whose combined assets are over \$11,000,000. These gentlemen receive a large patronage from leading capitalists and citizens of San Francisco and the large aggregation of assets enables them to assume risks in large amounts. This agency has by the promptitude with which it has effected a satisfactory settlement of losses, acquired the fullest confidence of the insuring public. It does an immense business, twenty-two clerks being employed to attend to the details. During the past ten years losses amounting to over a million of dollars have been paid. The business is confined chiefly to the Pacific Coast and foots up an immense amount per annum. The location of their agency was formerly at 429 California street, but on account of the increased pressure of business, was changed to the more convenient situation occupied at present. Messrs. Brown & Craig are gentlemen of excellent business qualifications who stand high in mercantile and financial circles.

UNION IRON WORKS.

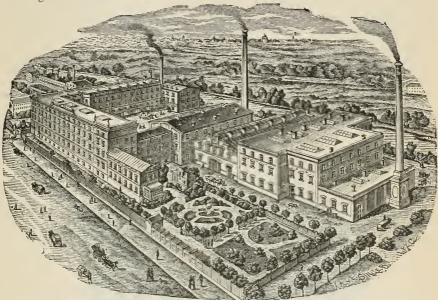
Potrero. Office, corner First and Mission streets, San Francisco. See also page 48.

The Union Iron Works is in completeness of equipment and magnitude of operations one of the greatest industrial enterprises on the continent. The concern was started as a little machine shop by Peter Donohoe in 1849. The proprietor did much of the work himself employing but few men. But business rapidly increased in a few years, the shop had developed into a foundry, and ere a decade had passed had become the leading establishment of the kind on the coast. Mr. Donohoe was succeeded by H. I. Booth & Co., whose successors were Prescott, Scott & Co. The location of the works is at the Potrero where more than 20 acres are occupied. The machinery is of the best grade and quality and embodies all the latest inventions and improvements. The machine shops are thoroughly equipped with Turning Lathes, Drill Presses, Boring Machines, Screws, Planing and Milling Machines, Traveling Cranes driven by compressed air, Hydraulic Cranes, etc. A very large and valuable machine built by the Union Iron Works for turning and planing is worthy of especial notice. The foundries contain all essential appliances for turning out the largest castings, while the Boiler Shops are the most complete on the coast. The Pattern Shop has a fine equipment of Saws, Lathes and Planing Lathes, while an immense Steam Hammer is a noteworthy feature of the Blacksmith Shop. The Union Iron Works has the only hydraulic lift dock in the Union. It is 600 feet in length and is capable of lifting vessels of the largest tonnage. The ship yard contains a Boiler Shop, Spars and Rigging Shops. The specialties manufactured include Triple Expansion Engines and Boilers, Hoisting and Stationary Engines, Portable Engines, Rock Drills, Air Compressors, Rock Crushers, Automatic Ore Feeders, Amalgamating Machinery and Pens, Marine and Stationary Boilers. Particular attention is given to the production of Mining Machinery, which is used all over this section of the United States and Mexico, and also to prospecting Machinery, which is well adapted to its various purposes. The management are builders of the patent Fargo sectional stamp guides and the celebrated Ide automatic cut-off high speed Engine, the most perfect known. They are sole agents for the Cameron Steam Pumps and handle the well-known Green Fuel economizer, which is used extensively in England. Iron and Steel ship building is one of the main features of these works and has been developed into an industry of the greatest importance. A large number of vessels have been built at the ship yards during the past few years. The Pomona, a large passenger steamer is worthy of especial mention. The Union Iron Works are now building the Charleston and the San Francisco for the United States Government. The Charleston was launched last summer and is now completed. She will be propelled by engines of 7500 horse-power. This is a twin screw vessel embodying in her construction all the latest improvements in naval architecture. The propelling machinery and ventilating arrangements are first class in every respect. Eight hundred men were engaged in working on the ship. The San Francisco when completed will be larger than the Charleston and these vessels will prove most valuable additions to our American Navy. They have just contracted for a Coast Defense Vessel which is the most powerful vessel yet contracted for by the United States. The management are now constructing the plant for the Howard street cable line which includes a number of very fine Compound engines. The Union Iron Works have undergone a marvelous expansion and many marked improvements during the past decade enabling the management to execute contracts of the greatest magnitude in the most satisfactory manner. At least 1500 men are now employed. They represent the best grades of skilled labor in every branch of trade and receive high wages in proportion to their experience and efficiency. The pay roll amounts to hundreds of thousands dollars annually showing how liberally this mammoth concern contributes to the maintenance of the families of the laboring classes. The officers are Geo. W. Prescott, president; H. I. Scott, vice-president and treasurer; I. M. Scott, general manager; J. O'B. Gunn, secretary. The enterprise of these gentlemen has not only resulted in building up a large business but has conferred great and lasting benefits upon the communities at large in prometing the material and industrial development of the West,

TITTEL & KRÜGER'S SPINNING AND DYEING COMPANY.

A. Krüger, President, 13 and 15 Sansome Street.

The mills of this company at Plagwitz, Leipsic, Saxony, were established in 1866, have a daily capacity of 8,000 pounds and employ 2,000 hands. Present capital stock of this corporation is \$540,000. Branches are established in Berlin, Leipsic, New York and San Francisco, while its agencies extend throughout the world.



Buildings cover 160,000 square feet. Accompanying cut represents the old factory which on account of the pressing demands of trade has been greatly enlarged. Their goods have a world wide reputation and are recognized by the following registered



Ranking amongst the largest manufacturers of zephyr worsteds in the world and having complete control over the entire preparation, from the choosing of the raw material for spinning to the dyeing and putting up of the wools, they offer the trade advantages which can only be had by direct intercourse between buyer and manufacturer. The San Francisco branch was founded in 1883 by Mr. A. Landwehr, the present manager, and its constantly increasing trade extends all over the Pacific Coast. Besides their own manufactures viz. zephyr worsted, imported Saxony, Germantown, pompadour, angora and ice wool, the S. F. house keeps a complete stock of all domestic knitting yarns, linen, fancy goods, embroidery, crochet and marking cotton, metal beads, arrasene, chenille and many other embroidery materials.

T. LUNDY,

Importer and Jobber of Diamonds. Watches, Clocks and Jewelry.
 7 and 9 Third street, cor. Market.

Among those engaged in business as jewelers who have done much to educate the public taste, Mr. T. Lundy is worthy of particular mention. In dimensions the premises occupied are 35x75 feet and the stock displayed is wellselected and complete consisting of American and European watches, in gold and silver cases, elegant gold, silver and plated table ware, a fine assortment of diamonds, French and American clocks, together with all the new, beautiful



and unique designs in rich and valuable jewelry of every description. Mr. Lundy is a practical watchmaker and jeweler and gives particular attention to watch repairing to the entire satisfaction of his patrons, executing the work in the very best manner. He employs seven skilled and experienced assistants to whom a large compensation is paid. The three large and handsome showwindows enable the stock to be displayed to excellent advantage. Two strong

safes afford a place for the reception of valuables. The business was founded in 1874 by Messrs. T. & D. Lundy. Mr. Thomas Lundy assumed full control about twelve years ago. He came from the East and has resided here about fifteen years.

F. TOPLITZ & CO.

Importers and Manufacturers of Millinery and Straw Goods, 571 Market Street.

This business was started by Mr. F. Toplitz in the year 1854. That gentleman and Mr. M. Banner are the present members of the firm. They are importers of millinery of all kinds and manufacturers of straw goods and ladies' trimmed hats. The stock of millinery is one of the finest in the western States, embracing satins, velvets, plushes, ribbons, silks, together with hats and bonnets in bewildering variety. These goods are procured from the best and most reliable manufacturers who use only the best fabrics and employ the highest grades of skilled labor regardless of cost. Messrs. Toplitz and Banner make a careful study of the latest styles and freaks of fashion and spare no effort to accommodate and please their patrons. These gentlemen are proprietors of the Pioneer Straw Hat Manufacturing Co., with headquarters at 24 and 26 Jessie street, which is the oldest institution of the kind on the Pacific Coast. They make large quantities of ladies' trimmed hats, which are in great demand among the society circles in this and other California cities. The factory contains a valuable hydraulic hat press and other machinery of every description. A large number of persons are employed. The firm holds gold medals awarded by the California State Agricultural Society in 1885 for the exhibition of the best straw and felt hats. The importance of this great and growing industry may be inferred from the fact that Messrs. Toplitz & Co. have houses in Paris, London, Hamburg and New York.

EUGENE THOMAS & CO.

Importers of Wines, Liquors, etc., 617 and 619 Sansome Street.

This pioneer business was establised in 1850 under the firm name of Henry Schroder & Co. At the death of Mr. Schroder in 1870 the business came under control of the present firm. In 1881 the location was changed from the corner of Battery and Washington streets to Nos. 617 and 619 Sansome. The firm imports brandies, wines, liquors, olive oil, mineral waters, preserves and all French goods making a specialty of French snuff and smoking tobaccos. Messrs. Thomas & Co. have the agency for Vichy & Orezza water and Guimet Blueing, which form the basis of an important trade. The stock of choice wines is exceptionally fine and the firm has always on hand, in bond or duty paid, in casks, half casks and in cases (quarts and pints): Brandies-Tricoche, Raynal, Dupont, Central Society, (in cases,) Raynal, Martell, Hennessy; Red Wines-B. Bert, Gruau Larose, B. Bert, Millon Pauillac, Château Palmer, Own Claret, Grand Vin de Château Lafite, St. Germain (Anchor Brand), Larose Bertrand, Château Vallognac; White Wines-Château Yquem, Château Guiraud, Château Cameron, Veillon Sauterne, B. Bert, Sauterne; in casks-S. Lezignan, Haut Ludon, Montferrand, St. Jullien, etc. Four persons are employed and an immense trade is carried on in the city. The establishment is in size 50x75 feet. The office and salesroom are on the ground floor, the second story and basement are used for storage purposes. Mr. Thomas is a native of France, and has lived in California since 1852. The success achieved by him exemplifies the legitimate results of indomitable energy applied to business pursuits.

WESTERN ASSURANCE CO. OF TORONTO, CANADA.

Pacific Department-Swett and Jones, Managers. Office 433 California Street.

The Western Assurance Company of Toronto, Canada, established an agency in San Francisco June 1st, 1875. This company became incorporated in 1851 and by prudent conservative management has built up a large business extending all over the North American continent. The income for the year ending December 31st, 1888, was \$1,659,877.56 and the amount of losses paid from organization of company, to date, \$13,337,549.58. The officers are A. M. Smith, president; J. J. Kenny, managing director; A. W. Dodd, superintendent of agencies. Messrs. Wm. A. Booth, Arthur B. Graves and Wm. H. Guion, of New York, are United States Trustees. The Pacific Department was for thirteen years conducted by Butler & Haldan. Since June 1st, 1888, it has been under the efficient management of Messrs. Swett and Jones, who are gentlemen of marked financial and executive ability and deservedly popular among their many patrons. The interests of policy holders are amply secured by a deposit of \$100,000 in U. S. bonds with the California Insurance Department. The increase of business during the past few months has been very gratifying to those who have inaugurated and who are actively interested in the progress and success of this enterprise. Following is the financial statement of the company made December 31st, 1888:

ASSETS.

Cash on hand and on Deposit	186,753 18
Municipal Debentures	85,599 42
United States Bonds	534,095 00
Dominion of Canada Stock	179,917 50
Mortgages	22,100 00
Bills Receivable	59,531 48
Interest due and accrued	6,071 39
Company's Building	65,000 00
Re-assurance due from other companies	31,218 31
Loan Company and Bank Stocks	124,530 00
Agents' Balances and Sundry Accounts.	178,007 63

\$1,472,823 91

LIABILITIES.

Losses under adjustment	
Total Liabilities \$	139,970 19
Net Cash Assets	332,853 72 500,000 00
Security to Policy Holders	832,853 72

J. J. O'FARRELL.

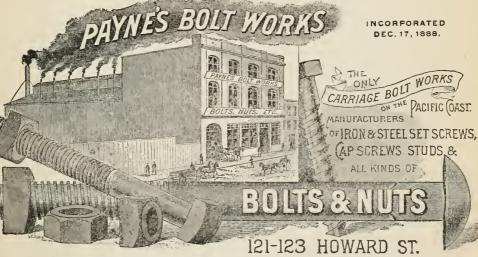
Real Estate and House Agent, 624 Sacramento Street.

The business conducted so successfully by this gentleman was established in the year 1868 by F. S. Wensinger. Mr. O'Farrell does a general real estate business, collecting rents, effecting insurance, taking full charge of property, etc. He has on his list a large amount ot choice real estate located in the best part of the city and has an extensive rent roll, embracing some of the most desirable residences and business houses. Mr. O'Farrell bought the ground for the Murphy building on Market street for a consideration of \$300,000, which at the time was considered a very large deal. His established reputation has secured for him the care and management of many valuable estates. The business is thriving and prosperous in all its branches; this agent's long and intimate acquaintance with real estate movements in the rity have given him a close and accurate knowledge of values. The office is situated at No. 624 Sacramento street, between Montgomery and Kearny, and is conveniently arranged for business purposes. Mr. O'Farrell is at all times pleased to meet gentlemen interested in real estate matters and will be found uniformly reliable and obliging.

PAYNE'S BOLT WORKS.

121 and 123 Howard Street.

Messrs. William and G. L. Payne are the proprietors of this important concern which is the only carriage bolt works on the Pacific Coast. These gentiemen are manufacturers of iron and steel set screws, cap screws, studs and all kinds of bolts and nuts. A specialty is made of the Norway Iron Carriage and Fire Bolt which is in great demand among machinists. The works comprise a large and commodious three story brick building with basement 45×137 feet in dimensions which is supplied with a complete equipment of the best machinery and apparatus of the latest pattern and design. From 40 to 50 tons of products are shipped each month all over the Pacific States.



This firm supplied the material used by the Castro street, Powell street and San Pablo Cable Roads and is now shipping immense quantities of bolts and machinists' supplies to Seattle, W. T., for the cable road now in course of construction there. Between thirty and forty skilled mechanics are employed. The Payne Bros. commenced originally in a small shop with a very limited outfit of tools. Their steady application to business ensured a constant increase of orders, which finally led to removal to their new quarters about a year ago. The business was incorporated under the name of Payne's Bolt Works—Mr. Wm. Payne, President, and Mr. G. L. Payne, Secretary. All varieties of material manufactured by a first class bolt factory are turned out by these gentlemen and as both are young, energetic business men, as well as skilled mechanics, they have every prospect of permanent success before them.

STEAM MARBLE WORKS.

E. Dumontelle, 523 and 525 Fifth Street, Bet. Bryant and Brannan.

The steam marble works on Fifth street were established about ten years ago by Mr. E. Dumontelle, the present proprietor. He was burned out about three years ago at No. 543 on the same street but undaunted by this reverse commenced again at his present location. Mr. Dumontelle deals in the best Italian and American marble for furniture, marble mantels, and plumbers' slabs, which is furnished to the trade at Eastern prices. He gives special attention to the work of cutting and polishing and employs a score or more of skilled and competent workmen. Specimens of the work done in this establishment may be seen in the cemeteries throughout this section of the State. The proprietor is a native of France, has lived in California sixteen years and is deservedly popular among a large circle of friends.

SAN FRANCISCO SAVINGS UNION.

532 California street, cor. of Webb.

The San Francisco Savings Union was incorporated June 18, 1862, with a capital stock of \$1,00,000, which has been increased to \$1,000,000, of which the sum of \$625,000 has been paid in. The reserve fund now amounts to \$25,150.76, to which additions are made at the close of each half year. This corporation is absolutely prohibited by statute from creating any debt or liability other than to depositors, for deposits received in due course of business. Sums not less than one dollar are received on deposit. Term deposits are received in sums of not less than \$100, upon condition that at least six months' notice may be required previous to their withdrawal. Dividend or interest is allowed for every day after the first month, for the time during which the money of the depositor forms part of the funds under the management of the Corporation. From the net earnings half-yearly dividends are paid, deposits and permanent funds receiving not less than nine-tenths of the amount disburs-The remainder, a portion whereof is devoted to the increase of the Reed. serve Fund, forms the compensation of Stockholders, for the guarantee afforded by the capital stock. Dividends not drawn within thirty days are addedto the principal sum of the deposit and share in the subsequent dividends. Dividends on Ordinary Deposits will be paid when called for. Likewise dividends on Term Deposits when asked for within six months, but if left beyond that time, they can only be drawn like the Term Deposit itself, after six months (or longer) notice. Loans are made only on sufficient and available securities, looking first to safety and secondly, to profit. No loans of any kind can be made to the directors or officers, nor can any loan be made by the Savings Union on shares in its Guarantee Capital. The soundness and reliability of this institution may be inferred from the names of the gentlemen who comprise the board of directors, Albert Miller, president; G. W. Beaver, vice-president; Franklin Heywood, Geo. C. Boardman, Jos. G. Eastland, Thos. Magee, W. C. B. DeFremery, Charles Pace, E. B. Pond. Lovell White, cashier and secretary; T. B. Kent, surveyor; J. A. Langstroth, accountant; and Henry C. Campbell, attorney.



This pioneer business dates its rise in the year 1850 under the firm name of Plum & Hills, at a time when upholstery had but little of the fashion and art of the present day. In 1857 Mr. Plum had sole control and under his guidance, the business steadily advanced, keeping pace with the improvements and growth of our city, and in 1887 it was incorporated with a capital of one hundred thousand dollars, (\$100,000). Chas. M. Plum, Sr., president; Marion E. Knoph, 1st vice-president; John D. Hanlon, 2nd vice-president; Maurice Higgins, Treasurer; Chas. M. Plum, Jr., Secretary. Their former location, 641 and 643 Market street, next to the Palace Hotel, having become unsuited for the fine class of customers patronizing them, the present site S. W. cor. Market and Ninth streets was selected for their use and Messrs. B. & J. S. Doe erected for them the spacious buildings in which their warerooms and factory are now situated. The stores is three stories high; the main floor, 80x160 feet is devoted to the sale of carpets and upholstery; the upper warerooms are exclusively for furniture and the basement which is 100x180 is for manufacturing and storage. The factory adjoining the store on Ninth street, is 40 feet front by 80 feet deep, and is four stories in height, and in it is being made from the finest woods and most costly material, the elegant furniture and upholstery for which this firm is so justly celebrated. Mr. Plum's thorough knowledge of the carpet, furniture and upholstery business, generally aided by his corps of experienced assistants, has enabled this company to lead, and to introduce to its customers the finest novelties from all quarters of the globe; and as a proof of their ability to compete with the older cities they have been awarded the gold medal for the best upholstered furniture in the world, at the Centennial International Exhibition held in Melbourne, Australia, in the year 1888. As a representative of one of the leading industries of our city the firm of Chas. M. Plum & Co., Upholstery Company has always been in the foremost rank.

J. B. WOOSTER & CO.,

Commission Merchants, Importers and Wholesale Dealers in Provisions, 12 and 14 Pine St.

This business was founded in 1879 by Mr. J. B. Wooster who was formerly the senior member of the firm of Wooster, Hubbell & Co., and has steadily grown in influence and importance. Mr. Wooster died some time ago and the business is now conducted by his son Mr. F. L. Wooster. The firm makes extensive importations and carries on a large wholesale trade in provisions of various The goods and produce handled are the best the market affords and kinds. the favorable connections which the house enjoys with leading producers enables it to dispose of the same at bottom prices. Consignments are solicited and prompt returns made. The firm has the sole agency for the Thistle Brand of Hams and deals extensively in Bacon and Lard. The main establishment is located at Nos. 12 and 14 Pine street and is about 50x100 feet in dimensions. It is well ordered and arranged for business purposes. A branch is conducted on Sacramento street between Front and Davis. About a dozen men are employed. The trade is carried on all over the Pacific Coast states. and territories and is continually growing. Mr. F. L. Wooster is a native of California and is actively interested in all that relates to the growth and progress of the city and state. Messrs, J. B. Wooster & Co. are proprietors of the California Fire Works Company and importers of fire crackers, flags, etc., a full stock of which is kept constantly on hand. The factory is located in South San Francisco on the corner of Sixteenth Avenue and L street, where a large number of workmen are steadily employed. Special pieces for exhibition are made to order at short notice and all work gives the best satisfaction.

NEW YORK UNDERWRITERS' AGENCY.

Composed of the Hanover and Citizen's Fire Insurance Companies of New York. Alexander Stoddart, General Agent of New York. Branch Office, No. 209 Sansome street, San Francisco, Cal. Cesar Bertheau, Manager.

The New York Underwriters' Agency was established in San Francisco about 1868. The agency was located successively at No's. 215, 202, 213, 210 and 200 Sansome street. It includes the Hanover and the Citizens' Insurance Companies of New York: the total assets of the New York Underwriters' agency January 1st, 1880 were, capital, \$1,300,000; reinsurance reserve, \$1,366,329,-59; reserve for losses unpaid and in process of adjustment, and all other liabilities, \$207,056.74; surplus, exclusive of capital, \$756,193.05; total, \$3,629, 579.38. The condition of the Hanover Fire Insurance Company is shown in the statement made December 31st., 1888 as follows; amount of capital stock paid up in cash, \$1,000,000; total assets, \$2,503,381.59; total liabilities, \$1, 040,827.88; and that of the Citizens' Insurance Company of the same date is amount of capital stock paid up in cash, \$300,000; total assets, \$1,126,197.79 total liabilities, \$532,558.45. The business here employs five agents and assistants and the operations are carried on all over the state. Mr. Cesar Bertheau is manager and Mr. Fred. C. Siebe, Jr., city agent. Mr. Bertheau was appointed manager in 1878. He is a native of Germany and has been in the insurance business in California since 1873. His father was the founder of the Commission House of Ziel Bertheau and Co. in 1849. Mr. Siebe fills the position of city agent in an able manner, and both gentlemen enjoy the unqualified esteem and confidence of all with whom they have established business relations.

S. L. LESZYNSKY & CO.

Manufacturers' Agents, and Commission Merchants, 17 and 19 Battery street.

A commission house that is firmly established among the great business enterprises of this city, is that of S. L. Leszynsky and Co., No's 17 and 19 Battery street. The growing commerce of this port and the important and



valuable interests developing upon this coast, necessitate reliable factors to bring the producer and purchaser together. This firm has a very large experience and extensive connections, which enable it to command the most favorable opportunities of the trade, and to place all goods and products handled by it, on a satisfactory basis. The house was established in 1884 and its trade has grown to large dimensions. The proprietors are the Pacific Coast ágents for Messrs. F. Siegel and Bros. of Chicago, Ill., who manufacture the largest and most extensive variety of ladies', misses' and children's cloaks, wraps and jackets in the United States. They are also representing other leading manufacturers of fancy goods gent's neckwear, rubber clothing for ladies and gents, and many other lines. By handling no goods but the best, this firm has acquired the fullest confidence of the public. The volume of annual business exceeds \$200,000, and the trade is carried on over all the territory west of the Rocky Mountains. The firm occupies the entire second floor of the building at 17 and 19 Battery street, which is admirably arranged and contains a handsome stock of goods, The managers are all young men, natives of San Francisco, who have by continued upright dealing placed themselves on

an enviable footing with the general trade. They are always willing to give all necessary information as regards their goods, and in many cases send samples with prices so that their customers can order what they require from same. Should any one of our readers be in want of any of the various goods handled by them we are confident that it will pay them to call upon these gentlemen when in San Francisco, or to write them for samples and prices.

PACIFIC PAVING CO.

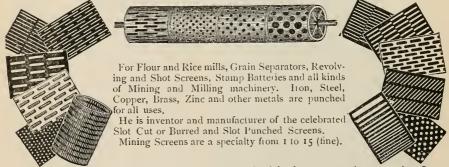
Office, Room 29 Flood Building.

The Pacific Paving Co., was incorporated in September 1887, and has a paid up capital stock of \$300,000. The officers are Timothy Hopkins, president; J. H. Swift, vice president; Wallace Beck, secretary; F. N. Neuval, general superintendent. Messrs. Thos. Beck, A. C. Basset, J. H. Swift, F. N. Neuval, and Wallace Beck are directors. This company engages in the work of laying bituminous rock street pavements, asphaltum and felt roofs, sidewalks and cellar floors. The gentlemen who control the affairs of the Pacific Paving Co. also have the management of the Consolidated Bituminous Rock Co. which is a separate corporation, having about a quarter of a million dollars invested in the mines from which this peculiar rock is obtained. The rock is reduced by steam under a patent process, and is considered the coming paving materials of the world. The pavement is laid similar to asphalt with a concrete foundation, and will not wear the hundredth part of an inch in many years. The Pacific Paving Co. has the largest steam roller in operation in the United States. The roofs, pavements, sidewalks and floors laid, may be seen in all parts of the city and throughout this section. A large force of men is constantly employed, the number varying with the season and the pressure of work. Bituminous rock and roofing materials are for sale, and refined asphaltum is put up for country use. Repairing is done in a satisfactory manner, and all work is guaranteed. The officers and directors are gentlemen distinguished for business and executive ability, whose enterprise and public spiritedness have done much to promote the material developement of the city and state.

SAN FRANCISCO PIONEER SCREEN WORKS.

221 and 223 First Street. John W. Quick, Proprietor.

These works were established in 1860 and are now under the management of Mr. John W. Quick. He manufacturers perforated sheet metal of all kinds.



There is no imitation, no deception, no planished or rotten iron used. In the making of quartz screens only genuine Russia iron is used. Planished iron screens are sold at about half former rates. A large supply of battery screens is kept on hand suitable for Huntington and all stamp mills, which are sold at a great reduction in prices. The trade of this establishment is carried on all over the Pacific Coast and with British Columbia and Austraha. The screens give the most perfect satisfaction wherever used. Mr. Quick has lived in California since 1854 and is widely and favorably known to the people of the city and State.

HENRY DOYLE & CO.

Commission Merchants, 517 and 519 Market steet.

This extensive business was inaugurated in May, 1877, by Mr. Henry Doyle. This gentleman is a native of Ireland and is 47 years of age. He arrived at New York in 1845, entered the employment of Barbour Bros. in 1858 and continued with that firm until he embarked in business for himself as noted above. He now acts as agent for the Barbour Bros. Company of New York, successors of the firm in whose employ he remained so long, and also for the following leading and reliable houses of America and Europe: Wm. Barbour & Sons, Lisburn, Ireland; A. G. Baylis & Sons, Redditch, England; The Butler Hard Rubber Co., New York; The Kerr Thread Co., Newark, New Jersey: Thomas Bell & Co., Lurgan, Ireland; Nonantum Worsted Co., Boston, Mass. The store at Nos. 517 and 519 Market street occupies two floors and a basement and is neatly arranged to facilitate the carrying on of business. The stock embraces Barbour's Irish flax threads, Passaic flax mills bag twines, Hackensack bag twines, salmon net threads, Kerr's extra six cord spool cotton, Kerr's crochet cotton, Kerr's lustre twist, Baylis' egg eyed needles, knitting pins, crochet hooks, needle books, Goff's skirt braid, dressmaker's braid, trimming braid, Starlight worsted yarns, Scotch, Spanish and Saxony yarns, Shetland wool and floss, knitting and darning yarns Bell's Irish linens, cambric hankerchiefs, towels, damasks and napkins, the Butler Hard Rubber Co's combs and druggists' sundries, American Rubber Co's combs, . Royal combs, Woodbury lamp and stove wicks, cotton rope and seine twines, seines, nets, fish hooks, cod lines and twines and Silver Lake sash cords. These goods give the best of satisfaction and the demand for the same is ever on the increase. All business is conducted in accordance with approved principles of trade and careful and exact attention is given to the filling of all orders. The goods are shipped to merchants and dealers all over the Pacific States and territories including Alaska and also into British Columbia.

J. P. SWEENY & CO.

Seedsmen, 409 and 411 Davis Street.

This business was founded by the present proprietors in 1853 and has gradually increased in dimensions and importance. Messrs. J. P. Sweeny & Co. keep constantly on hand all kinds of vegatable, flower, field and tree seeds, plants, trees and shrubs. These seeds are gathered in proper season and are dried and prepared in the most thorough manner. The seeds, shrubs, trees and plants which the firm deal in are grown in every part of the world and represent the botanical products of every clime. The seed warehouse situated at Nos. 409 and 411 Davis street, between Washington and Jackson, is provided with all essential facilities and advantages for the storage and handling of seeds and for the general conduct of business. A large trade is carried on throughout the United States and the leading countries of Europe. The seeds and plants have given general satisfaction wherever used and are eagerly sought by farmers, vegetarians, fruit growers and horticulturists. Mr. Sweeny is accurately posted in every detail of this business and merits that success his efforts have achieved. He is upright and honorable in all his dealings and should continue to receive that liberal share of patronage awarded him in the past. Any information wanted will be cheerfully furnished. Mr. Sweeny is recognized as one of the most thorough seedsmen on the Pacific Coast.

THE INDUSTRIES OF SAN FRANCISCO.

P. L. ARCHIBALD,

Proprietor, Record Livery Stable, 1129 Market street.

The business of the Record Livery Stable was founded in December, 1876, by Mr. P. L. Archibald, the present proprietor. In 1884 this gentleman sold out to Adams & Roden who were succeeded by another party from whom Mr. Archibald bought the stable in 1888. The premises are 55x167 feet in dimensions and two stories high. The ground floor contains the office, harnessroom, and is used for the storage of vehicles while the stable proper is on the



second floor. Every possible convenience is provided to facilitate the storage and handling of grain, feed, hay and straw and the best care and attention are given to the animals. Mr. Archibald has teams of all kinds to let and is prepared to furnish turnouts of any kind on short notice. Special attention is paid to the boarding and sale of horses. A large number of men are constantly em-

ployed. Mr. Archibald is a native of Nova Scotia and has lived 24 years in this state. He numbers among his patrons many of the leading residents of this vicinity, and spares no effort to please all who favor him with their orders, His thriving custom has been built up as a result of his sagacity and enterprise.

GRANGERS' BUSINESS ASSOCIATION.

Shipping and Commission House, 108 Davis Street.

This association was founded in 1865 by a number of enterprising farmers who conceived the idea that, by doing the business of handling and shipping their produce themselves, they could reap all the benefits of their labor. The house struggled on, meeting many obstacles, until the 12th or April, 1882, when it was reincorporated under more liberal articles, giving the Association a much more extended scope of business. Success has followed it and to-day the Association is one of the leading grain and general commission houses in the city. The success which it now enjoys has demonstrated the correctness of the principles on which it was founded. The Grangers' Business Association does a general shipping and commission business, receiving consignments of grain and farm produce of all descriptions and advancing money on shipments, at lowest rates of interest. It owns and operates a grain warehouse at Port Costa having a capacity of 50,000 tons, and also has a wharf upwards of 1,200 feet in length, with double railway tracks and depth of water sufficient to accommodate the largest ships afloat. Grain is here stored for shipment or for sale, at lowest rates, and insurance effected on most reasonable terms. All business undertaken by the Association is attended to promptly and with fidelity to the interests of its patrons. The officers are I. C. Steele, President; A. D. Logan, Vice President; Chas. Wood, Secretary; E. Van Every, Manager; A. M. Belt, Assistant Manager and grain salesman. All are gentlemen of the highest repute in commercial circles, and they have the full confidence of those whose business they control. It is largely owing to their untiring efforts that the Grangers' Business Association has come to play such a leading part in the trade and commerce of San Francisco.

F. M. KEACH & CO.

Merchandise Brokers, 210 California Street.

The business of the reliable firm whose name heads this notice was established in the year 1884 by Mr. F. M. Keach. The gentlemen of the house do a brokerage business, handling all lines of goods and selling to jobbers only. From their long and intimate acquaintance with the various home and foreign markets they cannot fail to give the most perfect satisfaction to all buyers and sellers who favor them with their patronage. They handle a large amount of Eastern goods in this market but give special attention to handling California products, large supplies of which are shipped to prominent centers of trade in the East. The firm has excellent facilities for obtaining samples and can at all times make lowest prices on any line of goods. wanted. The headquarter in San Francisco are located at No. 210 California street and are conveniently arranged to expedite the transaction of business. A branch is conducted at 41 East Second street, Los Angeles. The fair and liberal policy pursued has attracted a flourising patronage and the uniform increase in the volumne of trade has been very gratifying. The principals are gentlemen of ability and worth, who enjoy the esteem and confidence of all with whom they have established business relations. Mr. F. M. Keach, the senior member of the firm, is a native of Iowa and possesses that energy, activity and enterprise so characteristic of the people of the "Hawkeye State."

C. H. REYNOLDS & CO.

Real Estate Agents, 333 Montgomery Street.

The business of this well known real estate firm was established in 1862 by Mr. C. H. Reynolds, the senior member, and has grown to large proportions as the city has advanced in progress. The firm deals in real estate of every description and has for sale improved business property, residences and lots in all parts of San Francisco and outlying suburbs. Messrs. Reynolds & Co. are prepared to dispose of a considerable amount of outside land either in blocks or lots at fair prices and on terms which cannot fail to prove advantageous to buyers and investors. Parties seeking farming, grazing, fruit or vine lands would do well to call on the firm and look over the choice bargains. offered before making any definite arrangements. Several assistants are employed in the business and the most polite attention is extended to patrons and callers. Mr. C. H. Reynolds came to California in 1850 and has been identified with the development of the Golden State since that time.

SHAINWALD, BUCKBEE & CO.

Real Estate Agents, Nos. 407 and 409 Montgomery Street.

This energetic real estate firm consists of Messrs. H. Shainwald, S. C. Buckbee and H. P. Sonntag. The business was inaugurated by these gentlemen August 16th, 1887, and has made very gratifying progress since its inception. The firm buys and sells real estate at auction and private sale, rents houses, collects rents and takes full charge of the property of absent owners. Particular attention is given to buying and selling country lands and a special-ty is made of subdividing and disposing of large tracts. The firm has for sale some excellent farming lands in the fertile valleys of the State which are

well adapted to all the requisites of agriculture, grazing and vine growing. They are well watered also and lie in good neighberhoods among an intelligent class of people. The city property includes valuable business blocks eligibly located and some fine houses and lots in the best parts of the city and suburban additions. The houses contain all modern improvements and all their arrangements are such as to make them attractive as homes. Messrs. Shainwald,Buckbee & Co, a re well qualified to estimate property values and their judgment is accorded great weight by capitalists, investors, buyers and owners. They are prepared to offer some first class bargains which afford rare opportunities for profitable investment and should not be allowed to pass unimproved. The gentlemen of this firm possess indefatigable enterprise, and are eminently fair and liberal in all their transactions.

JULES LEVY & BROS.

Manufacturers and Importers of Embroideries and Laces, 5 and 7 Sansome Street.

This firm consists of Messrs. Jules Levy, of San Francisco, Leon Levy, of 109, 111, 113 Grand street, New York, and Max. Levy, of 26 Cité Trévise, Paris. The enterprise was established here in 1877 by Mr. Jules Levy and has since grown to large proportions. In 1882 the business of two houses was consolidated, the firm name becoming as indicated above and the headquarters were changed from 523 Market street to the present location at Nos. 5 and 7 Sansome street. The factory is at St. Gall, Switzerland, where are manufactured embroideries and laces of every description for the exclusive use of the houses in San Francisco and New York. In point of style, variety and general excellence these goods have no superiors. Large stocks of laces and ladies' neckwear are obtained from England and France and embrace the choicest productions of those countries whose famous looms and cheap labor give them every advantage in manufacturing the best goods of the kind. The establishment on Sansome street contains two floors and in dimensions is 30x120 feet. The goods sold here are used very extensively by prominent society ladies of San Francisco and give excellent satisfaction to the devotees of fashion. Twelve men are needed in different capacities. The trade of the house extends throughout California, Nevada, Oregon and Washington Territory and is rapidly extending in every direction. Mr. Levy is a native of France and came to New York 18 years ago. In '77 he removed to California and established this business in which he has met with deserved success.

J. W. WESSON.

Lumber Dealer. Office and Yards, Pier 19 Steuart street.

Mr. J. W. Wesson, the well-known lumber dealer, established business in the year 1865 and has been successful in building up a flourishing patronage. He has a large capital invested in his business; employs a vast number of men and deals in lumber of the best grade and quality adapted to all the requirements of building. The supplies are obtained from forests of the western part of the United States, and have been used largely in the improvements that have taken place in the city and vicinity during the last score of years. The yard is 90x237 feet in size and is well arranged to facilitate the operations of handling and shipping lumber of all kinds. Mr. Wesson has met with deserved success as the legitimate reward of his commendable interprise and consistent methods of honorable dealing.

C. & P. H. TIRRELL & CO.

Manufacturers and Importers of boots and shoes. No. 109 Battery street, bet. Pine and California.

Messrs. Henry Edwards, San Francisco, Cal., C. Tirrell, South Weymouth, Mass. and P. H. Tirrell of Boston, Mass. are the principals in this important concern. These gentlemen are manufacturers of men's, boys', youths' and children's fine calf boots, which are made of the best materials and are well adapted to all the necessities of use. The manufactory is at South Weymouth Mass., where all sizes and qualities of boots are made and sold at the lowest market prices. The establishment in San Francisco contains all the manufactured goods of the firm, which give the most excellent satisfaction to the trade. The boots are made of the finest leather, prepared by the best tanners in the Union; and are unsurpassed in excellence of finish and adaptability to the wants of the people. They are very popular among all classes and their uniform excellence has resulted in a large expansion of trade. Orders are solicited and promptly filled. Merchants are invited to call, examine goods and compare prices. Trade is carried on with all parts of the Pacific Coast and the Sandwich Isles. The San Francisco house was founded by the firm in 1861 and has had a noteworthy career of success since its inception. The business was first located at 419 Clay street but the need of enlarged facilities to meet the increased pressure of trade, necessitated a removal to the more commodious quarters now occupied. Mr. Edwards, the efficient manager, has been located here for the past thirty-four years, is thoroughly alive to the requirements of the public in his line and is much esteemed by his many patrons.

THE GERMAN SAVINGS AND LOAN SOCIETY.

526 California street.

The German Savings and Loan Society was started February 10, 1868, and has, during the twenty years of its operations, met with deserved prosperity and success as a result of the liberal treatment of the patrons and the enterprising and efficient manner in which its affairs have been conducted. Mr. Lawrence Gottig is president of the society and Mr. George Tourney, secretary. The officers and managers are representative citizens of San Francisco, and able financiers who conduct all operations in accordance with reliable and enterprising methods. The funds of this concern are invested in first mortgages on real estate, U. S., state, territorial, county and city bonds, and stock certificates of reliable corporations. The forty-first half-yearly report of the German Savings and Loan Society, shows the financial condition to be as follows: assets, notes secured by first mortgages on real estate, \$11,975,186.14; U.S. and other bonds, \$2,090,000.00; bonds of the United States, of cities and counties of the State of California, and stock certificates of incorporated companies, pledged to the Society for the amount of \$2,947,439.75; bank building and lot, the actual value of which is \$60,000; other real estate in California, \$73, 252.85; furniture in the bank office, \$500, and cash in United States gold and silver coin, \$587,827.30; total, \$17,734,206.04. Liabilities- deposits, \$16, 790,542.52; due stockholders, amount of capital stock, \$600,000; reserve fund \$220,000; contingent fund, \$47,838.11; state, city and county taxes, \$75,835.68; total, \$17,734,206.64. The condition of liabilities to stockholders is, that no part of the amount can be paid to them, or in any way be withdrawn, except in payment of losses during the existence of the corporation,

nor until all depositors shall have been paid in full the amount of their deposits and accrued dividends. Seventeen persons are employed in this business. The bank is 40x125 feet in dimensions and admirably arranged to facilitate the transaction of business. The north side is almost entirely covered with safes and vaults. The furnishings are of black walnut. The private rooms in the rear are fitted up in a handsome manner. This institution commands the fullest confidence of the business community, and is destined to achieve still greater success in the future.

MAIN STREET IRON WORKS.

Wm. Deacon, Proprietor.

131, 133 and 135 Main street.

Mr. Wm. Deacon, proprietor of the Main Street Iron Works, is a manufacturer of all kinds of stationary and marine engines, shifting pulleys, and general machine work, screw propellers, propeller and steamboat engines and saw mill machinery. The engines made at the Main Street Iron Works are constructed of the best iron and steel, and are well suited to all the requirements of service. They are used extensively in the various establishments of San Francisco and throughout the coast. The marine engines are utilized in propelling many of the finest steamers afloat, while the saw mill machinery is operated in a number of the largest mills. The shops are located at Nos. 131, 133 and 135 Main street and cover a large area. The various departments of these works are well equipped with all the necessary machinery, and are all united under a plan of supervision at once systematic and comprehensive. Great care is exercised in the examination of all machinery leaving the establishment and the slightest defect is considered sufficient to condemn any piece of workmanship, no matter how valuable. Jobbing and repairing are done promptly at lowest rates and in a most satisfactory manner. A large force of skilled workmen is employed to whom high wages are paid. The excellent character of the machinery turned out by the Main Street Iron Works is vouched for by hosts of patrons. Mr. Deacon, the proprietor, is a thorough master in every detail of the machine business and has done much to develop the material interests of the city.

REISS BROS. & CO.,

Importers of Cloths, Tailors'Trimmings, etc., 24 and 26 Sutter street.

This business dates its rise from the year 1867. It was first conducted at 426 Kearny street, in 1870 was moved to 115 Sutter street and in 1882 was changed to the present location. Messrs. Solomon, Isaac and Achille Reiss are the gentlemen who compose the firm. They are importers of Cloths, Beavers, Cassimeres and Tailors' Trimmings. The goods are all made of the finest materials and are of the latest styles. The firm gives special attention to the selection of stocks which are at all times full and complete. The store is 40x60 feet in dimensions and is well-arranged for the storage and exhibition of goods, and to meet the other requirements of the business A thriving trade is carried on all over the coast. The gentlemen of the firm are natives of Europe. They have houses in Paris and New York where an immense business is transacted. The most honorable and enterprising methods are practiced in all dealings. The success achieved by these gentlemen in the business world is due to their prompt appreciation of the wants of the trade and their commendable enterprise in meeting the same.

J. C. WINANS,

Manufacturer of and Dealer in Winan's Anti-Incrustation Powder, 220 Fremont street.

Among the great inventions in the world's history, none ranks higher in universal utility and value than the steam engine which revolutionized modern commerce and imparted an extraordinary stimulus to every line of industrial activity and marks one of the most important eras in the world's advancement. But like all other products of human genius it did not at once attain perfection. Its defects were revealed through experiment and one by one were remedied after patient study and investigation. One of those annoying hindrances in the operation of boilers has been the accumulation of scale on the inside, the effect of which is to corrode or crystallize the iron thus weakening or wearing out the boiler also largely increasing cost of fuel, and not infrequently causing The growing desire to obviate this difficulty led after much explosion. searching, investigation and experiment to the scientific result of "Winan's Anti-Incrustation Powder" or Boiler Compound which effectually removes the scale and frees the iron from the effects of rust and premature decay. It has received the unqualified commendation of eminent engineers, chemists and machinists and is recommended by large manufacturers all over the world. One of the materials of which it s composed will decompose sulphate of lime, another acts on the salts of iron and gives them a different character, another precipitates iron from solution, while certain mechanical substances present have a tendency to prevent the hardening of the precipitates in the bottom of the boiler, from which they can be blown out in the usual way.

We have read a letter from Dr. Robert I. Bowie, U. S. Examiner of Drugs and Chemicals in the S. F. Custom House, in which the writer states that in his opinion this compound is thoroughly adapted to the uses designed and can be safely recommended to practical engineers. Mr. H. N. Winans, an eminent chemist of New York is the inventor, while Mr. J. C. Winans of San Francisco is the sole proprietor. His headquarters are at 220 Fremont street, where he is ever pleased to meet his friends and customers. Mr. Winans is also an extensive dealer in Peerless Plumbago Sheet, Piston and Valve Rod Packing for stuffing boxes of steam engines, Pumps, steam hammers, etc. His trade extends the world over wherever boilers are in use. He is one of the old 49'ers, having sailed from New York on board the bark "Strafford" Feb. 6th, 1849. For many years he was a member of the San Francisco Stock Exchange and was also one of the owners of the famous Eureka mine of Grass Valley; he is deservedly popular in the community and is highly esteemed by a large circle of friends and acquaintances. The well-merited success which this gentleman has achieved in his present business is but the logical result of indomitable energy and enterprise.

CALIFORNIA FRUIT EVAPORATING CO.,

Wholesale Jobbers and Packers of Dried Fruits, 818 Battery street, Telephone No. 842.

The business of the California Fruit Evaporating Company was inaugurated in the year 1883. Messrs. S. Kohlman and E. H. Hayden are the members of the firm. These gentlemen are wholesale jobbers and packers of dried fruits. Their establishment located at 818 Battery street is $30x137\frac{1}{2}$ feet in size and consists of three floors and a basement. The first contains the salesroom, evaporator and office, the second the packing room and the third the finishing room. The basement is admirably arranged for the storage of goods which may here be kept for a long time fresh and pure. The factory contains all needed appliances for the evaporation of fruits by steam and hot air and the best modern methods of drying are utilized. Twenty-five thousand pounds of green fruit are consumed daily in the establishment. This is the only fruit drying and packing establishment in the city and is of great importance to the business community, furnishing a constant first-class home and foreign market for fruit raisers and a never-failing supply of choice dried fruits for consumers. The goods of the California Fruit Evaporating Company are shipped throughout the entire United States and are great favorites with connoisseurs. The business employs 50 persons and the average pay roll is \$3,500 per month. The gentlemen who conduct this enterprise are highly reputed in business circles.

MAIN & WINCHESTER,

The leading saddlery house on the Pacific Coast.

One of the prominent landmarks of our flourishing city is the well-known saddlery house of Main & Winchester, which was established under its present name in 1849. From that time on the business has increased steadily year by year until it has obtained the leading position it now holds.



The premises occupied comprise a commodious four-story and basement building $60x137\frac{1}{2}$ feet in dimensions, which is admirably suited to the necessities of the trade. The establishment has all necessary machinery for the manufacture of saddlery of every description and employs a force of 175 persons including operatives, accountants and salesmen in the different departments. At the present time the extent and variety of goods is unsurpassed by any house carrying their line of goods in any country. Their prosperity has been obtained by strict attention to business. Here may be found every description of harness and every known variety of the California and English saddle; whips of their own manufacture for carriage, buggy, sulky, express, car or dray, leather and leather goods in endless variety, lap-robes of every grade,

dress blankets, night blankets and all stable equipments. In order to aid customers both in the country and city in deciding upon what they require, a handsomely illustrated catalogue is sent on application. This catalogue is not only a finely illustrated book of the saddlery manufactured by the firm, but at the same time is a price list, thus giving to the purchaser a variety of design and cost from which to select the most suited to taste and purse; in fact, the catalogue tells the whole story. The address of the firm is wellknown, 214, 216, 218 and 220 Battery street.

JACOBS & CO.

Manufacturers and Importers of Ladies' Children's and Infant's Wear. 113 Kearny Street. Telephone 906.

This firm started in business in 1873 and carries on a large trade all over this Western Coast. The store occupies an area of 22X110 feet and has a finished basement of the same size, the shelves are covered with glass doors to prevent goods getting soiled and there is a standing glass exhibition case in the center of the store making the place attractive and inviting. The office, trying-on room and work rooms in the rear of store are arranged so as to faciltate the operations of the establishment. Twenty person are on the pay roll in addition to which about fifty competent seamstresses are employed. The firm manufactures and imports ladies,' children's and infant's wear of every description, crib blankets, crib quilts, plush and cloth coats and dresses, ladies' woolen underwear and flannels, children's bonnets and caps, felt hats, infants' wardrobes, bridal trosseaux and pillow shams. All goods are manufactured of the best materials and on the premises under the supervision of the firm and great care is exercised not to allow a single piece of work to leave the establishment that is not a perfect finished garment. The success of this firm has been owing to careful buying and close selling of all goods without distinction, the importing of novelties semi-monthly from the East and Europe and selling them with small profits. The stock consists of all grades of goods, from the cheapest to the most expensive known in these lines. All goods are . marked in plain figures and no deviation is made in prices. It is probably worth mentioning that this firm buys everything for cash and discounts all bills, hence the reason that it undersells so many other stores in the city. Mr. S. L. Jacobs, the sole proprietor of this establishment, is too well known to the public to need any comments on his standing as he is considered one of the foremost merchants on the Coast.

D. W. EARL & CO.,

Forwarding and Commission Merchants, 202 Sansome street, Second Floor.

This business was founded a quarter of a century ago by Mr. D. W. Earl, the senior member of the firm which became D. W. Earl & Co. in 1880. That gentleman and the firm of Sisson, Crocker & Co. are managers of the business. They are wholesale dealers in Flour, Grain, Salt, Coal, Lumber, Mining Timbers, etc. The general offices are at 202 Sansome street, San Francisco and 29 J street, Sacramento. Agencies have been established at the following places: C. P. R. R., Reno, Carlin, Battle Mountain; S P. R. R., Mojave; A. & P. R. R., Daggett, Fenner, The Needles; N. & C. R. R., Moran; C. & C. R. R., Hawthorne, Luning, Bellville, Candelaria. The house employs fifty men and transacts a large and growing business all over this state and throughout the entire coast. The firm has a very large capital which with experience and extensive trade connections enables it to command the most favorable opportunities of the trade and to place all goods and products handled by it on a satisfactory basis. The storage and other facilities of the house for carrying on business are of the best and all operations are conducted with energy and with a view to obtaining the best results for customers. The trade is large and varied and under the fostering care of the proprietors, who are alive to every detail, bids fair to indefinitely increase in the years to come.

SWAIN BROS.

Proprietors of Swain's Bakery. No. 213 Sutter street.

This Pioneer bakery and restaurant was started in the year 1856 by Mr. R. R. Swain, father of the present proprietors, and has always maintained a leading place among the confectionaries of the city. In March, 1887, the business passed into the hands of the firm of Swain Bros. consisting of Messrs. Edward R. and Frank A. Swain. The bakery has occupied its present site at No. 213 Sutter street since 1874. The place has a frontage of 20 feet, a depth of 130 feet and a width of 40 feet in the rear. The premises are well ordered for business purposes and are divided into a number of separate departments. All the baking is done in the basement where two large ovens are provided together with all essential conveniences and appurtenances. The ice cream is frozen by water power and is of most delicious flavor. The kitchen is located in the rear on the first floor and is completely equipped with everything calculated to facilitate the operations of the culinary art. The foods and drinks are prepared in the most skillful manner and are promptly served by obliging waiters. The eating room is neatly furnished and provided with a large number of tables. All the delicacies of the season are furnished. Families are supplied with bread, cakes, confections and ice cream. The business employs no less than forty persons and is patronized by • the leading people of the city. The gentlemen who manage and conduct this popular bakery are pleasant, courteous and accommodating and their success is owing to their determined efforts to please their patrons and the public.

J. GUNDLACH & CO.

Dealers in California Wines and Brandies. Cor. Market and Second streets.

The house of J. Gundlach and Co. was founded by the senior member in in 1860, who in 1875 admitted his son-in-law, Mr. Charles Bundschu into partnership when the name of the firm became as indicated above. These gentlemen deal in California's choicest productions of wines and brandies which are of the highest standard of excellence and give the best satisfaction to the trade. The firm guarantees the absolute purity of all goods sold. The white wines include the following brands; Sonoma Hock, White foreign, Burger, White Zinfandel, Chasselas, Mountain wine, Muscatel, Frontignac, Riesling, Cabinet Gutedel, Cabinet Riesling, Cabinet Taminer, Sauvignon Vert and Semillon. Messrs. Gundlach and Co. also have a rare assortment of old Cabinet wines, a private stock of choice vintages, Sonoma Claret, Red Foreign, Melvasier, Red Zinfandel, Mataro Claret, Charbono Claret, Burgundy Claret, dry red wines, and the following brands of sweet wines; California

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Port, Zinfandel Port, Trusseau Port, California Sherry, dry, California Sherry, sweet, Angelica, sweet Muscatel, sweet Tokay, Mount Vineyard, Malaga and Madeira. Choice red and white vinegars are also kept in stock. The firm has a large vineyard comprising 200 acres known as the 'Rhinefarm' located in Sonoma County which was set out in 1856, and is one of the largest and best in the state. There are cellars on Third street and on Montgomery Avenue under the Commercial Hotel, where the wines and brandies can be kept for an indefinite time in an excellent state of preservation. A branch agency has been established in New York, and the bulk of trade is carried on in the eastern states. The products of the firm are shipped to every part of the Union, and extensive exportations are made to Mexico and Central America. Four traveling men are kept constantly on the road and from thirty to forty employees are needed. The winery and distillery are supplied with machinery of the best design. This business represents a capital stock of \$350,000. The firm was awarded gold medals at the Mechanics' Institute in 1882 and 1886 for the display of the finest wines and brandies. The storage capacity is about one million gallons. The business career of Messrs. Gundlach and Bundschu shows what may be accomplished through energy and enterprise.

ROOS BROTHERS.

31, 33, 35 and 37 Kearny st. Clothing, Furnishing Goods, Children's Hats and Caps.

A Metropolitan Clothing House not alone in name but in verity is the great establishment of Roos Brothers. Situated on Kearny and Post streets, on one of the principal business corners of the city. The brothers, Messrs. Adolph and Achille, are considered among San Francisco people as the most energetic and untiring of any of her merchants, and they certainly deserve it, as they leave no stone unturned to please everyone whether they purchase or not, in fact, their motto is, "Patience and Perseverance", and we doubt if two gentlemen in any city can be found more full of both, in fact, they seem to be running over with the same. The business was established in 1866 in a modest manner, but by their united efforts they have become the leaders in ready made clothing in this metropolis. Their trade is located in the city and surroundings. They make a specialty of mens', boys' and children's clothing, also in mackintoshes, smoking jackets, morning gowns and Roos' celebrated 90c. shirt, which is a world beater.

The lower floor is used for children's hats and caps, mens' clothing and a general assortment of various articles; attached to the same is their tailoring department employing a vast number of hands, only for refitting and altering, to suit the taste of purchasers, the various articles of ready-made clothing. The first floor is surrounded by eight magnificent, large, plate-glass windows. It is impossible for one to pass without stopping to examine their elegant display. It is filled from top to bottom with furnishing goods, mens', boys' and youths' clothing. The second floor is used exclusively for children's clothing. The third floor contains a vast assortment of smoking jackets, morning gowns' bathing robes, boys' and mens' clothing, etc. Roos Brothers are natives of La Belle France and came to this country—Adolph in 1861 and Achille in 1869. They have always been in this line of merchandise. We forgot to mention that, in order that their customers should not in any manner fatigue themselves whilst in their store, they have provided an elevator of the finest kind for the use of their always welcome trade.

I. STRASSBURGER & CO.

Real Estate Agents, No. 326½ Montgomery street, Basement of Safe Deposit Building. Telephone No. 1515.

The real estate business of this progressive firm was inaugurated in 1880. The office is desirably located in the business part of the city at No. 326¹/₂ Montgomery street, where the firm is at all times pleased to meet those seeking to purchase or invest in realty. Messrs. Strassburger and Co. deal largely in local property, chiefly in the city and suburbs and also carry on a large trade in farm lands in the central portion of the state. None can be found anywhere more desirable for all purposes of agriculture, than those offered for sale by this firm. Many people in search of good homes in the farming communities of California have found desirable locations in good neighborhoods surrounded by all the influence of civilization, through the agency of these enterprising gentlemen. Investment securities are handled and loans are negotiated on approved real estate security. The business requires the competent services of a number of assistants. Mr. Strassburger was formerly in the wholesale dry goods business on the corner of Pine and Sansome streets. He has been on this coast for the past twenty-two years.

PACIFIC MUTUAL LIFE AND ACCIDENT IN-SURANCE CO., of CALIFORNIA.

Office, 418 California street.

One of the leading financial institutions of this city is the Pacific Mutual Life and Accident Insurance Co., of California, which is as unique in the nature of its organization as it is broad in its achievements and wide in range of its business. Founded in 1868 by representative business men to conserve a portion of the large volume of premiums drained from the Pacific Coast by Eastern companies, and to furnish contracts of life insurance superior in terms, it has met with gratifying success and points with pride to the sum of over \$4,000,000 paid its policy-holders and to the investment of \$1,400,000 out of \$1,900,000, its assets, on the security of first mortgages on broad acres of this coast. This company says to our people, which best subserves your interests, the Pacific Mutual which keeps its funds invested here to strengthen and advance the industries of California and the adjacent states and territories; and thus indirectly assist every resident, or those companies which remit their funds East to be invested in less preferred and less substantial securities. To this there can be but one reply, the *Pacific Mutual*. And when the fact is known that its various forms of life and accident insurance policies are of the broadest, most liberal and profitable character, that its peculiar plan of organization is safer for policy-holders than that of any other company in existence, it is plain that it should receive the patronage of the people of this coast. The Pacific Mutual's principal office is at 418 California street, and its Board of Directors, the following well-known business men, who will be recognized as among the most prominent and wealthy citizens: Directors-Robert Sherwood, capitalist; Geo. W. Beaver, capitalist; L. S. Adams, Adams, McNeill & Co., wholesale grocers; Columbus Waterhouse, Waterhouse & Lester, wagon materials; W. T. Garratt, bell and brass foundry and machine works; W. R. Cluness, physician; Samuel Lavenson, Locke & Lavenson, carpet dealers; Geo. A. Moore, president of the company; J. F. Houghton, president, Home Mutual Fire Insurance Company; Hugh M. Larue, capitalist; D. W. Earl, D. W. Earl

& Co., forwarding merchants; Chas. N. Fox, attorney-at-law; James Carolan, Carolan & Co., hardware, etc.; Henry T. Scott, Union Iron Works; L. P. Drexler, capitalist.



BYRON MAUZY'S SOHMER PIANO WAREROOMS, 303, 310, 312 and 314 Post Street, San Francisco.

This gentleman is sole agent on the Pacific Coast for Sohmer & Co's.; Hallett & Cumston Sons', Newby & Evans' and California pianos, also for the well-known Packard organs. He deals extensively in other musical instruments and also in sheet music. Mr. Mauzy has one of the largest and most elegant show rooms on the Pacific Coast. It is located in the Union Club building and contains a large and superb assortment of highly finished instruments, the products of the best makers in the world and adapted to suit the wants and tastes of the most fastidious patrons. A large number have been sold to prominent people of San Francisco and other cities on this coast. These instruments adorn spacious and elegantly furnished halls and parlors and under the manipulation of skilled musicians emit delightful strains of melody. Pianos and other instruments are sold on easy installments; renting and tuning are done at reasonable rates. The store room is 55x125 feet in dimensions and is excellently suited to business purposes. The trade of the establishment is carried on over California and throughout the entire Pacific Coast. The affairs are managed in accordance with correct business principles and orders are filled in the most satisfactory manner. A number of competent assistants are employed. Mr. Mauzy is a native of Indiana and has lived thirteen years in California. He resides in Oakland and is highly respected in the community.

CRANE, HASTINGS & CO.

Importers of and Wholesale Dealers in Wines and Liquors. 316 Sacramento Street, 321 Commercial Street.

Among the oldest of the leading houses of San Francisco engaged in the wholesale liquor trade is that of the above firm founded 21 years ago by the firm of Crane & Hastings. Mr. B. G. Crane is now sole proprietor. The firm makes extensive importations of and carries on a large wholesale trade in foreign wines and liquors; also handles native wines and brandies in large quantities. A full line of Kentucky Bourbon and Rye whiskies is carried constantly in stock and the goods are sold at reasonable prices. Their superior quality and general excellence have given them marked favor with retailers. and consumers everywhere. A large local trade is carried on in the city and goods are shipped in large quantities to every part of the Coast. The premises occupy the ground floor and basement of a commodious building extending from Sacramento to Commercial street, which is admirably fitted and arranged for the storage of stock and to meet all the various requirements of trade. Several assistants are employed in handling goods. Mr. Crane isthoroughly familiar with this business in all its details and spares no efforts to give the best satisfaction to his patrons.

M. STRAUSS & SON.

Importers of Fine Tailor Trimmings. 508 Broadway, N. Y. San Francisco Branch: Room 15, Flood Building.

This business was founded by Mr. M. Straus in 1873 in New York City. In 1880 his son, Mr. Julius Strauss was admitted into partnership the style of the firm becoming M. Strauss & Son. Mr. Julius Strauss has charge of the San Francisco branch of the business which he established in June, 1888 and which is desirably located in Room 15 on the second floor of the Flood Building. The gentlemen of the firm are importers of fine tailoring trimmings of every description and exercise the greatest care in the selection of their stocks from the productions of the best factories in the East, in England and on the continent. A specialty is made of Manhattan silks. They give particular attention to the latest styles and fashions and spare no effort to keep fully abreast of the times. A large number of assistants are required in the business. The trade of the Pacific branch is carried on all over the Coast and throughout the Western states and territories. The amount of business transacted is rapidly increasing in volume by reason of the fair and liberal policy pursued by the firm.

WILLIAM H. ARMITAGE.

Architect. Rooms 319 and 321 Phelan Building. Office hours: 11 to 12, 2 to 3.

The profession of an architect is a difficult one requiring a great amount of laborious study and in addition a practical training in which thoroughness is the main essential. These requisites are possessed in a marked degree by Mr. William H. Armitage, whose office is in rooms 319 and 321 in the Phelan block. Proofs of this gentleman's skill as embodied in the many buildings he has designed and erected are very numerous in San Francisco and neighboring cities. We would mention the Dodge Bros. building, a four story brick on Post street, between Dupont and Stockton; the Herman Meese

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building on Mission street, between Third and Fourth; the Aronson building a four story frame on Stockton, between Broadway and Vallejo; the Yuma building in San Diego; Electioneer stables in Fresno, owned by Dr. M. E. Gonzales, a brick structure not surpassed in the State for commodiousness and completeness of appointments; the Phillips and Gonzalez blocks, brick structures also in Fresno. At present Mr. Armitage has in course of construction the Farmers' Bank of Fresno, granite, sandstone and pressed brick being the principal materials used. The Baker block and numerous largeresidences and other work in this city. The edifices of his erection are much admired for their stability and elegance and the care bestowed upon every department of work reflects great credit upon his businesslike methods. He employs a number of draughtsmen. His estimates and calculations are based on a practical knowledge of quantities and values. Mr. Armitage is a native of England; spent two years in Brazil, came to America eight and a half years ago and is highly regarded by the community.

HOME LIFE INSURANCE CO. OF NEW YORK.

Rooms 3 and 4. Flood Building, So9 Market st., W. H. Dunphy, Manager, San Francisco.

This leading insurance corporation was founded in 1860. The officers are George C. Ripley, president; Chas. A. Townsend, vice-president; I. H. Frothingham, treasurer; George H. Ripley, secretary; Wm. G. Low, counsel; E. H. Kellogg, superintendent. The Home issues all forms of life insurance, endowment and annuity policies on as liberal terms as are offered by any sound life insurance company. The contracts are adapted to suit the wants of both



rich and poor. The policies are complete, equitable and incontestable from date of issue. The company pays all claims immediately upon receipt of proof of death and in time of need, and has not one dollar of resisted claims. It pays large dividends, furnishes ample security, deals squarely and promptly with its policy hoders, while its policies insure against all contingen-

cies and causes of death. The condition of the company is shown in the following annual statement made January 1, 1889; Assets, Real Estate, \$155, 270.36; Bonds and Mortgages, \$1,158,150.00; United States Bonds, par \$1,350,000.00; N. Y. State and other Bonds par \$1,499,200.00; Temporary Loans secured by Bonds and Stocks \$770.100.00; Cash on hand and in Bank 110,311.52; Leans to Policy-holders (the reserve on which is over \$1,400,000.00) \$619,097.05; Uncollected and Deferred Premiums, less cost of collection \$132,826.61; Accrued Interest and Rents \$32,507.86; Agents' Balances \$7,773.27; Market value of Bonds over par \$508,335.50; Interest due and unpaid, none; making a total of \$6,363,572.17; Liabilities—Total Liabilities, to Policy-holders, Re-insurance Reserve by Legal Standard of the State of New York, viz., Combined Experience Mortality with interest at 4 per cent. per

annum \$4,979,975.22; Losses unpaid, none; Surplus \$1,383,596.95

Agents wanting desirable territory and liberal contracts can obtain same by applying to W. H. Dunphy, manager for the Pacific Coast, offices 3 and 4, Flood Building, San Francisco, Cal.

EDWARD FAY.

Successor to DOYLE & FAY,

Proprietor, Grand Hotel Saloon, New Montgomery street, opposite Palace Hotel.

This elegant and commodious bar-room located in the Grand Hotel is the surprise of strangers and the pride of citizens. The excellent bar accommodations, the superior quality of the wines, liquors and other beverages and the uniform courtesy shown to patrons combine to secure a large and first-class patronage. Owing to the favorable situation in immediate proximity to two of the most important hotels in the city the Grand Hotel Bar has become widely known among the travelling public with whom it is a prime favorite. In going over a large part of the United States and Canada during the past year we have not seen another bar-room so elaborately finished and decorated. San Francisco has long been famous for beautiful works of art hung in places of public resort, but the life-like representations of womanly beauty displayed in this saloon are among the most noted paintings of the city. One of these is "Cytheria", one of Lionel Roye's masterpieces, which was exhibited at the Mechanics' Fair and caused much bitter warfare between delighted critics and disgruntled censors. "The Dream" is another exquisite painting on exhibition here. It is the work of Souchon, a celebrated French artist. The subject of this chef d'œuvre-for such it certainly is-is a beautiful young girl, ensconced in a luxuriously appointed bed. The bare arms are extended in graceful abandon, yet the whole figure, despite its nudity, is the very embodiment of maidenly chastity. The face is one of classical beauty, the lips are half parted; the long, silken lashes lie upon the rounded cheek, and the voluptuous swell of the hips, seen under the rich counterpane, suggests hidden charms of Juno-like contour. There is none of that heavy, sensual molding which characterizes many of the women of Rubens, Titian and painters of that school. The occupant of the couch is essentially a sleeping virgin, with the ripe, fully developed charms of beautiful womanhood. J. Ballayoina's "Surprise", another picture is a life-size nude, which took the third class prize at the Paris Salon in 1880. This painting is acknowledged by critics to present the most realistic handling of flesh tints of any picture on exhibition in the United States, surpassing in this respect the famous "Nymphs and Satyr," of the Hoffmann House, New York. It is a picture so real as regards pose and expression that one would scarcely be surprised to see the beautiful woman step down from the canvas and call for something to cover her limbs with. Besides these there is another large picture called "The Water Carriers" painted by A. Roufsolieu, which took first prize and received honorable mention at the Paris Exposition, and was, purchased by Doyle & Fay for a large sum. For the accommodation of customers an elegant hot lunch is served from eleven till two o'clock each day. The floor of the saloon is of the finest marble, and the large mirrors add much to the attractiveness of the place. Messrs. Doyle & Fay expended thousands of dollars in the adornment of this saloon. Mr. Fay is a courteous and obliging gentleman; he does all in his power to contribute to the comfort and pleasure of his patrons. Four assistants are employed.

"LA VILLE DE PARIS"

G. Verdier & Co., Proprietors, Dealers in Dry Goods, S. E. cor. Geary and Grant Avenue.

The business of "La Ville de Paris" was established in 1852 by Messrs. Verdier Frères and Kaindler Frères. Messrs. G. Verdier & Co. are the present proprietors. They carry one of the finest stocks of dry goods to be found in the city which is selected with the greatest care and discrimination from the stocks of the most reliable eastern and foreign manufacturers the favorable fa-

cilities of the house enabling the best goods and fabrics cured by firms of less standstore is 65x170 feet in ditire lower floor of the Blythe corner of Geary street and gantly arranged throughout of trade. The firm has dressing west of New York goods and novelties in the



the management to procure at prices that cannot be seing and advantages. The mensions, occupies the enbuilding on the southeast Grant avenue and is eleto facilitate the operations some of the finest window and the superb display of windows never fails to de-

light the passers by. The business is conducted in a most systematic and orderly manner; one pleasant feature of this being that perfect courtesy which is assured every visitor no matter whether he becomes a purchaser or not. As the result of this commendable policy the firm attracts a fine class of patronage and the store is daily thronged with people from the middle and upper grades of society eager to make their purchases. Fifty-five persons are employed in this branch of the business and the trade extends throughout the state. In addition to the dry goods business there is a dress-making establishment in which about 60 girls are employed, who turn out some of the finest work done in California. Mr. Verdier was born in France and has resided here some years. The success of his mercantile enterprise is the result of indefatigable energy and judicious tact.

P. CAHILL,

Machinist and Engineer, 33 Beale street.

Mr. P. Cahill, the well-known machinist and engineer, manufactures hydraulic ram elevators for passenger and freight service, builds and repairs handhoists and bores artesian wells. He is Pacific Coast agent for Hall's Steam Hydraulic Ram Elevator, which is made a specialty. A large number of these elevators have been put in for leading business houses, among which we would mention the California Electric Light Co., White Bros., I. T. Sherwood, Bancroft History Co., J. Cunningham, (four), Huntington, Hopkins & Co., (six), D. O'Sullivan and George Plumber. He has fitted up steam hydraulic rams for Norton Tanning Co., (three), Buckingham & Hecht, (two), Los Angeles Cold Storage Co., Dreyfus' Wine House and Whittier, Fuller & Co. Wherever steam pressure is wanted, the steam ram affords the cheapest power that can possibly be used. Mr. Cahill has bored a number of artesian wells in various parts of the State which have added greatly to the value of the land in their vicinity, Repairs are executed in the most thorough manner, none but skilled workmen being employed. Great care is exercised not to allow any piece of work to leave the establishment that has not been carefully examined and tested. The elevator works at No. 33 Beale street are well arranged and equipped to facilitate the operations of business. Mr. Cahill is a thorough and experienced machinist and does all work in an efficient manner.

SOUTH SAN FRANCISCO PACKING AND PRO-VISION CO.

218 and 220 Front street. Slaughter House, Fourth and M streets.

This is an industry which contributes much to the commercial importance of the city and confers great benefits upon the farming communities of this section. No pork packing establishment on the Coast is better equipped with all the machinery and apparatus necessary for the killing, curing, packing and shipping of hogs than that of the South San Francisco Packing and

> Provision Co. An average of 25 men are employed the year round to whom a large sum is disbursed monthly. The packing house is at Seventh avenue and M street, South San Francisco and the slaughter house at Fourth avenue and M street. The premises are well ordered in every respect and all operations are conducted in the most efficient manner. The machinery includes a 40 horse power engine and an eight ton refrigerating machine. Five hundred head of swine are slaughtered each day to meet the demands of consumers. The highest price is paid for hogs and pork is put up in every style in which it can be used for purpose of provision. Business is carried on all over the State of California. The volume of trade for 1888 was very large. On account of the number of

hogs raised in this State being unusually small the past year, the larger part of the provisions handled by this firm and other California packers consisted of products from Eastern houses. Messrs. H. Mohr, H. Kroger and C. Nonnenmann are the proprietors of this important industry. They are gentlemen of indomitable energy and enterprise who have done much to promote the material prosperity of the city and State.

LOUIS FROMM.

Importer and Manufacturer of Upholstery Trimmings. 543 Market St., opposite Sansome.

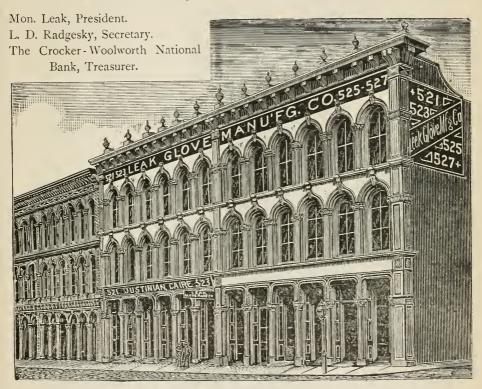
This reliable house located centrally at 543 Market street, opposite Sansome, was founded in the year 1870 by Messrs. Louis Fromm and Charles Schaefer. The business was first established at No. 113 Minna street but the need of enlarged facilities to meet the pressing demands of a growing trade compelled the managers eight years ago to remove to the more commodious quarters now occupied. Mr. Fromm bought out his partner's interest some years ago and has since been sole proprietor. The factory is 30 by 150 feet in dimensions and is well equipped with machinery and mechanical devices of every sort to facilitate the manufacture of upholstery trimmings of every character and description. Twenty-five persons are employed here and the pay roll averages \$250 per week. There are a large number of looms, spinning machines, cord wheels, chenille machines, etc. Mr. Fromm makes a specialty of manufacturing the very finest upholstery trimmings some running as high as \$25 per yard wholesale, giving careful attention to the latest styles and wants of the public. He is determined to keep fully abreast of the times and now contemplates stopping all importation in the course of time so as to concentrate his efforts on the manufacture of goods. Mr. Fromm employs none but white labor. His goods have an excellent reputation among dealers and customers, and are



used extensively in beautifying and adorning the largest palaces of San Francisco. Special attention is given to the latest designs and trimmings for furniture and art draperies. The quality of work done in this establishment has no superior.

LEAK GLOVE MANUFACTURING COMPANY.

Manufacturers and Importers, 521, 523, 525 and 527 Market street.



Messrs. Mon. Leak and Philo Mills established the business of this important concern in 1874. The Leak Glove Manufacturing Co. became incorporated ten years later with a capital stock of \$100,000. This company engages in the manufacture of gloves of every style and description for which the factory possesses exceptional facilities. The establishment on Market street has a frontage of 50 feet with a depth of 150 feet. It is very handsomely fitted up and tastefully arranged containing a large, well-assorted and valuable stock of goods. The factory is 100x150 feet in size and well supplied with machinery and apparatus of all kinds which is operated by steam and electricity. The ironing and finishing is done by steam while 60 Singer Sewing Machines are operated by an electric motor. No Chinese are employed. From 30 to 40 men are continually engaged in tanning the skins of horses, dogs, goats, sheep, calves and deer. Seventy-five thousand animal skins are utilized in the course of a year. The Sierra Buck glove manufactured by the company is made a specialty and has no superior. It will stand water or rain almost as well as

rubber and gives the best satisfaction. The amount of annual business is nearly a quarter of a million dollars. One hundred persons are employed and the weekly pay roll is \$1100. The company carries on business throughout California, Oregon, Colorado, Texas, Utah, Dakota, Kansas, Montana and Washington Territory. It has every possible facility for filling all orders in this line at bottom prices. The managers have an intimate and practical knowledge of the requirements of the trade and are determined to maintain that high standard of excellence for which the goods have become so justly celebrated. Personally they are very popular gentlemen and bear the highest reputation as reliable merchants and upright citizens.



A. FINKE'S WIDOW.

Manufacturer of California Champagne, 809 Montgomery Street.

This business was started in 1864 and has met with gratifying success as the result of the liberal policy pursued and the enterprising methods adopted. Mrs. A. Finke is the proprietress. This lady is the manufacturer of California champagnes of the most superior quality which meet with a ready demand all over the United States. Extensive shipments are made to the Sandwich Islands, China, Japan and Mexico. Fifteen men are employed in the business and all orders are executed with the greatest accuracy and promptness. The products of this house have received first premiums at the Mechanics' Fair in San Francisco, the seventh Industrial Fair in 1869, the eighth Indstrial Fair in 1871, a diploma at the Agricultural Fair in San Francisco and the premium at the Sacramento State Fair held that same The goods speak for themselves and could not vear. have acquired their wide spread popularity did they not possess genuine intrinsic merit.

GEORGE GOODMAN.

Patentee and Manufacturer of Artificial Stone in all its Branches. Office, 307 Montgomery street, Nevada Block.

¹ The business represented by this gentleman was established as an independent concern in the year 1887. Mr. Goodman is the patentee and manufacturer of artificial stone in all its branches and gives special attention to Schillinger's patent sidewalk and garden walk which he claims the honor of having introduced into this State. The number of employees is large, but varies with the season. The office is located at 307 Montgomery street, in Nevada Block. In the different processes of manufacturing all the improved methods devised by Mr. Goodman during his fourteen years' of experience in the business are utilized, and the best materials are used. Specimens of work may be seen in all parts of San Francisco and other California cities. The inventions of Mr. Goodman have contributed largely to the improvement of the sidewalks of this metropolis, and have exercised an important function in promoting public convenience. Mr. Goodman is fair and honorable in all his dealings, and his representations can at all times be implicitly relied on.

J. O'KANE.

Wholesale Manufacturer and Dealer in Fine Harness and Turf Goods. Horse Boots a Specialty. 767 Market street.

This gentleman established his present business in 1855. He was located on Kearny and California streets for ten years; then removed to the corner of Kearny and Sutter streets where he remained nine years when he was compelled again to change to his present commodious quarters in order to meet the increasing demands of trade. Mr. O'Kane is a wholesale and retail dealer in harness and saddlery of every description, the stock including blankets, robes, whips, knee boots, ankle boots, arm boots, toe boots, running bcots, buckskin rolls, stallion supports, stallion nets, race saddles and bridles, toe weights, suits, blankets, bandages, hoods, track harness, in fact everything pertaining to the race track, stable and road. Mr. O'Kane is sole agent for Dr.



Dixon's Condition Powders, best in the world, \$1.00 per box and Gombault's Caustic Balsam a fine liniment costing \$1.50 per bottle. Also sole agent for the Pacific Coast for Toomey Truss Axle Sulkies which are used by all prominent horsemen. Specialties are made of horse boots and race goods. An immense stock is carried constantly on hand and about 20 men are regularly employed in the different branches of the business. Mr. O'Kane occupies the first and fourth floors of the building 25x100 feet in size at 767 Market street. The lower floor is used as a salesroom, the top story as a workshop. Trade is carried on all over this country and with Australia. Mr. O'Kane came to America in 1846 and reached San Francisco six years later. He has many friends among the old pioneers and is highly esteemed by all who know him.

BUTLER & HALDAN.

General Insurance Agents. 413 California street.

The business represented by this firm was established in 1879. Messrs. Butler and Haldan are Gen'l Agents for the Pacific Coast of the Phœnix Assurance Company of London, established 1782; the United States Fire Insurance Co., incorporated 1824; and the American Fire Insurance Co., of New York. Companies like these help in a marked degree to further the interests of San Francisco by augmenting the city's numerous resources and extending its influence. The untarnished policy of commercial honor and integrity which has always characterized and controlled the operations of this firm has had a powerful and abiding influence on those with whom it has established business relations. Parties desiring insurance should call on this enterprising firm. Messrs. George E. Butler and E. B. Haldan are the principals in this business. They are much esteemed in the community and their efforts are meeting with deserved success.

SCHLESINGER & BENDER,

Proprietors of Napa and Sonoma Wine Growers' Association, 104 and 106 Clay street and 205 and 207 Drumm street.

Messrs. A. Schlesinger and W. Bender inaugurated this enterprise in the year 1886. They were formerly located at Nos. 125 and 127 Clay and 122 Commercial streets, but in order to obtain increased facilities, removed some months ago to their present commodious quarters. The firm deals in fine Napa and Sonoma wines, also brandies of a superior quality, which find great favor with the trade. In the line of wines we would mention the following popular brands: Red Wines—Burgundy, Zinfandel, Ordinary Claret; White Wines—Gutedel, Chasseler, Riesling, Hock; Sweet Wines—Port sweet, Port dry, Angelica, Madeira, Malaga, Mountain Wine, Muscatel, Sherry sweet, Sherry dry, Tokay ; Old Grape Brandy, Pure Blackberry Brandy. A number of men are employed. A large business is done in supplying the retail trade of San Francisco and extensive shipments are made to all parts of the Pacific Coast. The members of the firm are enterprising and sagacious and spare no effort to meet the wants of their patrons.

FISHER PACKING COMPANY.

Proprietors Bordeaux Mustard Mills and Golden State Vinegar Works. 509-517 Commercial street.

This thriving industry was established in 1873 by Messrs. J. H. Fisher, Sr. and J. H. Fisher, Jr., the present managers of the Fisher Packing Company. They are proprietors of the Bordeaux Mustard Mills and Golden State Vinegar Works, also sole agents for the celebrated Yorkshire relish. They have every facility for the manufacture of the best cider and white wine vinegar, pickles, catsup, Worcestershire sauce and other goods in this line. All the products are warranted pure, and their excellent quality is conceded by all who have had occasion for their use. A large trade is carried on in oils, olives, capers, sauerkraut, horse radish, etc. The mustard mills are well supplied with all essential machinery and apparatus to facilitate the operations in that branch of business, while the engine, boilers, still-tubs and all other machinery used in the Vinegar Works are of the latest style of manufacture and admirably adapted to their several uses. These works have immense capacity, which is being continually enlarged to keep pace with the growing demands of trade, as the management spare no pains or expense to keep fully abreast of the times and ever alive to the popular wants. A large force of hands is employed at all times. Trade is carried on in the city and all over the coast. Messrs. Fisher are well and widely known as gentlemen of integrity and enterprise and are deserving of that continued success which awaits them.

A. ANDREW'S DIAMOND PALACE.

No. 221 Montgomery st., Russ House Block.

To visit San Francisco without seeing the "Diamond Palace", would be like visiting Europe without seeing Paris. It is a leading feature of San Francisco: indeed we might say of the Pacific Coast. It is a marvel of beauty and elegance. It is, unquestionably, one of the most magnificent jewelry emporiums in the world-the splendid conception of a master mind, a controlling genius. Artistic taste and skill challenge competition here. To be appreciated it must be seen. Every traveller and visitor should go and examine the marvels of genius at 221 Montgomery street. The floors are of marble; the walls are of French-plate mirrors, framed in pillars of ebony and gold, while the vaults and arched ceiling are a triumph of the fresco painters' art. Thousands of dollars worth of diamonds are employed in decorations and the effect is bewildering in its beauty. The mirrored walls reflect back every object from a hundred points. Long reaches of elegant counters covered with show-cases, are multiplied again and again, and stretch away into interminable vistas until the beholder may well imagine that not only this one store, but the whole block, is converted into a Diamond Palace, stored with luxurious gems and gold, wrought into all the thousand forms of beauty that a refined taste can devise or skillful hands execute. The stock embraces costly diamonds, elegant silverware, expensive watches, clocks of most elaborate workmanship, rubies, sapphires and precious stones of every character and description. One of the chief attractions consists of the elegant and original designs everywhere displayed. Curiously contrived and elaborately finished presentation pieces, prizes of plate, offered by civic societies; championship belts, watches of intricate workmanship-all worked out by its own especial artists, and from designs drawn for the occasion, constantly fill its show-cases and attract the attention of the passers-by. The number of presentation watches that have been manufactured to order, all differing in style and ornamentation, is incalculable, but it is safe to assume that wherever one sees a particularly beautiful time-piece it is from the "Diamond Palace." So generally is the reputation of this establishment for such work recognized, that when anything of the kind is wanted in any part of the coast, an order is given to Col. Andrews, with instructions to exercise his own judgment in the manufacture. During the reception of Gen. Grant a pyramid was formed of specimens of gold quartz from all the mines of the coast and presented to the distinguished guest. Some years ago Col. Andrews constructed what was conceded to be the most rare and beautiful jewelry casket in the world and which for richness, beauty and novelty has never been equaled. It was made for a California lady of wealth and was placed on exhibition at the Paris Exposition where its marvelous beauty of design and construction excited the admiration of all the crowned heads of Europe. Every day the store is thronged with strangers who, having heard of its marvelous beauty from others, or attracted by the display in passing, stop to examine and admire. All are welcome, and everyone is shown through with courtesy. Costly goods are exhibited with an air that indicates that there is nothing to be done but to make things agreeable. No one is invited to buy or allowed to feel that it is expected of them. If they buy, all right; if not, they are sure to go away with a pleasant recollection of the store and of the unobtrusive courtesy with which they have been received. In this way the place has been known all over the world, and there are few localities in which the "Diamand Palace" has not been heard of.

Much of its trade comes from friends acquired by these means. Orders are constantly coming by mail and express, not only from towns in California, but from Eastern cities. The business of this emporium is conducted in strict accordance with reliable and well-established methods and the conduct of affairs can not fail to meet with popular approval. The career of Col. Andrews, the able and energetic proprietor is remarkable. He was born in London in 1826, came to America with his mother when a child and lived at New Orleans. He entered the Mexican War in 1846, soon distinguished himself for bravery, was promoted to a captaincy and especially commended for gallantry by Gen. Winfield Scott. After the war he engaged in the jewelry trade in St. Louis, was carried to California by the gold fever, established himself in business in Sacramento and was burned out by fire. He then came to San Francisco, in a few months retrieved his losses, removed to New York but soon after returned to the Pacific Coast, made unfortunate investments in silver mines and again stared poverty in the face. He entered the war but resigned his commission, gave promenade concerts on the stage and became the proprietor of a theatre. He next went to South America, conducted an enormous trade in flour and grain at Callao and by his heroic daring saved from a tragical death many survivors of the awful catastrophe which resulted from the burning of the Jesuit church at Santiago. He then made a grand tour of Europe and Asia. He then, after an absence of six years from California, once more turned his steps Pacific-ward, with depleted purse, but still undismayed and plucky as ever. But the "silver lining" was seen at last. Friends lent him enough money to start him again in the jewelry business. Rapidly his star ascended to the zenith. He bought and sold on a grand scale. His thronged store in the S. F. Cosmopolitan Block he had to vacate for more pretentious quarters on the metropolitan Broadway. A palatial establishment on Montgomery street was fitted up in gorgeous style, and decked with jewels vieing with those of "Ormus or of Ind". This gem, most happily christened the "Diamond Palace" is at present occupied as his emporium of trade.

H. LASH.

Fancy Goods, 533 Market street.

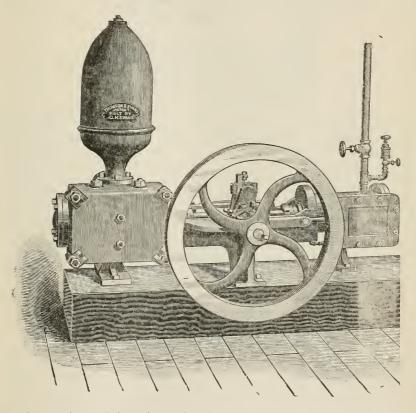
This house was founded in 1870 by the proprietor, Mr. H. Lash, who is an importer of laces, embroideries, curtains, curtain nets, etc., and a manufacturer of ruchings, lace goods, ladies' and children's underwear. He studies the latest styles with great care and exhibits rare taste in the selections of his stocks which are obtained from leading manufacturing houses at lowest rates. The laces and embroideries handled by Mr. Lash are worn extensively by prominent society ladies in San Francisco and other prominent cities on the coast, and give the best satisfaction. The factory is said to be one of the largest of the kind west of the Rocky Mountains. It has 30 feet front, a depth of 180 feet and contains two floors. There are about thirty sewing and plating machines, which are operated mainly by girls who have become thoroughly familiar with their respective lines of work. About sixty employees are required. Specialties are made of ruching and lace goods, ladies' and children's underwear. By keeping only the best goods in stock and adhering strictly to approved business methods in all his transactions, Mr. Lash has won an enviable place in the esteem and confidence of the trade. The salesroom and office are magnificently fitted up and suggest the care and system which are practiced in all departments of the business. The trade extends all over the Pacific Coast and is steadily increasing.

C. H. EVANS & CO.,

Mechanical Engineers and Manufacturers of Machinery and Steam Pumps.

110 and 112 Beale Street.

Messrs. John Thompson and J. B. Parker founded this business in 1875. The style of firm was Thompson & Parker. In 1878 Mr. Parker sold his interest to Mr. Chester H. Evans, the firm name changing to Thompson & Evans. In 1885 Mr. Thompson retired on account of failing health and Mr. Evans became sole proprietor and in 1888 was joined by Mr. John Thompson, the style becoming C. H. Evans & Co. These gentlemen are mechanical engineers and manufacturers of steam pumps, steam engines, and all kinds of machinery also



do pipe cutting and threading and make standard gas and tube flanges, deep well pumps, etc. Repairing is promptly attended to. Many photographs of their work in machinery hang on the walls of the office; amongst others, one of a steam pump built for the Chico Water Works having a capacity of 1,000,000 gallons per day, and one for the Presidio Water Works of this city. In a small show-case on one of the counters may be seen some 8 or more medals awarded them at state and city fairs for superior work. One of their specialties is the Thompson & Evans Crank and Fly-wheel Steam Pump so justly popular all over the Pacific Coast on account of its extreme simplicity, its certainty of action and its economy in fuel. A large stock of these pumps of the various standard sizes is always kept on hand, ready for immediate delivery. They are also prepared to make at short notice, Compound Pumping Engines for town and city water works or large pumping stations of any kind. Among other places supplied by them we might mention—Redwood City, San Mateo Co.; Woodland, Yolo Co.; Chico, Butte Co.; the California Paper Mill at Stockton; the U. S. Government Water Works at the Presidio and Alcatraz Island, San Francisco; Fort Whipple, Arizona; Jeffersonville Depot, Jeffersonville, Indiana; the Fajo mine, Mexico, etc., and from all directions letters are received praising the pumps and expressing entire satisfaction with their work. Trade is carried on throughout California and all over the Pacific Coast. Messrs. Evans & Thompson are thoroughly acquainted with every feature of the machine business and spare no pains to keep fully abreast of the times in every particular.

M. WARDE & CO.

Importers and Wholesale Dealers in Brandies, Wines and Liquors. 416 and 418

Sansome street, and 422 to 436 Commercial street.

Mr. Michael Warde the leading and only proprietor of this business established the same in 1873. The first location was at 303 Battery street; after two years the business was removed to No. 313 on the same street, and five years later to the present quarters. The firm carries constantly in stock, a full and complete line of brandies, wines and liquors, and give special attention to pure Kentucky whiskeys, such as Old Stock Bourbon, Old Dominion O. K. Bourbon, Kentucky Club, Blue Grass, Elk Run, and other celebrated brands. Large importations are made from the wine producing countries of Europe, and the choice liquors handled by the firm have no superior in point of general excellence. Ten men are employed and the trade territory covers the whole of the United States. Mr. Warde is a native of Ireland, and has been identified with various important business enterprises. He is the founder of the Ancient Order of Hibernians in San Francisco, and is popular among hosts of business and social friends.

A. SEIBERLICH'S SONS,

Dealers in Boots & Shoes, 117 Pine St.

This pioneer boot and shoe business was founded in the year 1856 by Mr. Seiberlich. The house has from the first occupied a prominent position among the mercantile concerns of the city and has always attracted the most desirable class of patronage. It is now conducted by the sons of the founder Messrs. F. X. and T. W. Seiberlich. These gentlemen are manufacturers of ladies', children's and infants' Philadelphia shoes. The factory is in Philadelphia and is under the direction of Mr. F. X. Seiberlich of the firm who resides in that city. Constant employment is afforded to a large number of skilled operatives and goods of the most superior character are turned out. The salesroom at 117 Pine street in this city contains a large and well-selected assortment of goods in the latest styles. The offices in the rear are fitted up in walnut and are neatly arranged to facilitate the transaction of business. Trade is carried on in every part of the Coast. The gentlemen of the firm enjoy a high reputation in business circles and merit a continuance of that liberal patronage received in the past.

J. GLASSMAN & SON.

Dealers in Cigars and Smokers' Articles, 335 Montgomery street.

In passing the corner of California and Montgomery streets we are at once attracted by the handsomely fitted and well stocked store of Messrs. J. Glassman & Son. The senior proprietor, Mr. J. Glassman, has been one of the representative business men of this Coast since 1850. The goods carried are the finest. Smokers' sundries; no store in the city can show a better display.



His box trade of fine imported and domestic cigars has grown to large proportions and the brands have given general satisfaction to customers. Mr. Glassman does a large and growing retail business in the city and carries on a thriving wholesale trade throughout this State, Oregon, Nevada and Washington Territory. Several assistants are employed. The affairs are managed according to the best system and most approved methods. Orders are promptly and accurately and accurately filled from any part of the West. Mr. Glassman is the leading member of the firm of Glassman & Co. whose office is in the same building. This firm is the sole agent of the Pacific Coast for the Dingman Soap Co. which is manufactured in Buffalo, N. Y. Its excellent quality has made it a great favorite with housekeepers.

MONITOR MILLS.

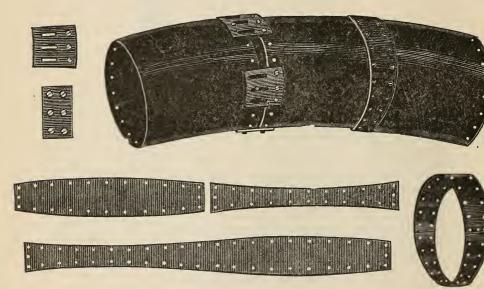
Outsen and Bruns, Proprietors. 317 and 319 Howard street.

Messrs. H. Outsen, of this city, and J \cdot C. C. Bruns, of Oakland, are the proprietors of the Monitor Mills, situated at Nos. 317 and 319 Howard, between Fremont and Beale streets. They manufacture and deal in flour, meal and feed. The mills are equipped in the most thorough and efficient manner for milling purposes. The products include extra flour, graham flour, rye flour, buckwheat flour, rice flour, rye meal, corn meal, oat meal, oat groats, buckwheat groats, hominy, farina, cracked wheat, pearl barley, split peas, rolled and ground barley, mixed feed, bran, middlings, feed meal, cracked corn and rolled oats. An immense business is carried on in feed and grain of different kinds, while extensive shipments are made to dealers and customers on every part of the Coast. This business was established April 17th, 1886, and has been a success from the beginning, the general excellence of the products and uniform adherence to correct principles of trade combining to attract a large and influential patronage. Messrs. Outsen & Bruns are thorough business men, who are prompt, accurate and reliable in all their dealings.

EUREKA BOILER WORKS.

Wm. J. Brady, Proprietor. Nos. 113 & 115 Mission street, Between Main and Spear Sts.

The business of the Eureka Boiler Works was established by the proprietor Mr. William J. Brady in 1887. The works at 113 and 115 Mission street are commodious and fully supplied with all modern appliances, machinery, tools, etc., necessary to the successful prosecution of the business. Forty boiler makers and operatives are employed. All kinds of boiler work are built according, to the plans and specifications. Sheet iron work is a specialty. Prompt attention is given to all kinds of repairs which are executed on the shortest notice and on the most reasonable terms. All work is finished in a mechanical manner. A specialty is made of boiler feed water purifiers. Mr. Brady has

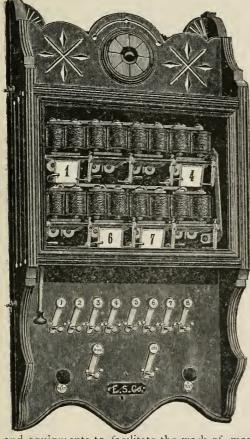


recently put in boilers, iron sugar mixers, pans, tanks and others fixtures for the Western Beet Sugar Co., of Watsonville, Cal. He is one of the oldest practical boiler makers on the Pacific Coast. He built all the boilers that are in the California Sugar Refinery as well as a large number for the Honolulu Sugar Refinery. Amongst others are those of the steamer "City of Mexico", the steamship "Anton" and the principal towboats of the bay. In connection with the business Mr. B. has for the past 25 years been engaged in constructing and laying wrought iron water pipes in large quantities. As far back as '68 he assisted in constructing and laying the pipe for the Spring Valley Water Works Co. In '70 he laid the water pipe across the west branch of the Feather river into Cherokee Flats. This was the first large hydraulic pipe in the State, and so much interest was created by it as to bring a delegation of miners from Australia to see it. These pipes will stand a pressure of 400 lbs. to the square inch. Mr. Brady is also the owner and patentee of a valuable invention for the construction and laying of wrought iron water pipe. He adheres strictly to correct business methods and is eminently deserving of the confidence and esteem in which he is held.

JOHN M. KLEIN & CO.

Manufacturers, Dealers in. and Importers of Telegraph and Ttlephone Supplies. 720 Montgomery street.

Messrs. Jno. M. Klein and Co. are contractors for the construction and maintenance of telegraph lines and manufacturers of patent iron pins, brack-



ets and fixtures. They also deal extensively in electric bells, burglar alarms, hotel and house annunciators, telegraph instruments, wire, poles, insulators and battery material. These various instruments comprise the latest inventions in electrical machinery and devices, and are excellently adapted to their several uses. The electric bells and burglar alarms are used in most of the larger residences on the Coast; the annunciators have been supplied to many of the leading hotels, while the telegraph instruments, insulators and battery material are utilized in the construction and repair of the most important telegraph lines. The firm employs twenty men and carries on its operations all over the territory west of the Rocky Mountains, also ships electrical goods to Honolulu, Guatemala and Mexico. The store at 720 Montgomery steeet is 30 by 137 1/2 feet in size and is well arranged for business purposes. The factory is situated at No. 20 Jones Alley and is provided with all essential machinery

and equipments to facilitate the work of manufacturing. The members of the firm are solid, substantial business men, who enjoy the esteem and confidence of all with whom they have established business relations.

PACIFIC COAST OIL COMPANY.

General Office, 13 Pine street.

The magnitude and value of the petroleum industry on this coast is not generally appreciated. The Pacific Coast Oil Co. was organized and incorporated in 1878. The officers are Geo. Loomis, president; D. G. Scofield, vice president; Charles B. Wheaton, secretary. The gentlemen of the company are producers and refiners of petroleum oils, also manufacturers of illuminating and lubricating oils. A specialty is made of gas oil. They have the largest oil refinery on the Pacific Coast. It is situated at Alameda Point, covers an immense area and is well supplied with all essential machinery appliances and facilities for the successful prosecution of their gigantic industry. Several lines of railway afford outlets for the products of the establishment, which has also the advantage of water transportation. These works have a capacity of 500 barrels of oil per day. The wells of the Pacific Coast Oil Co. are at Newhall, Los Angeles county. A large nnmber are now operated and more are being drilled all the time. The company owns and keeps moving fifty oil tank cars at the present time and the amount of production is steadily increasing. More than one hundred hands find regular and renumerative employment in the different branches of this industry. This is eminently a California concern and is in every way identified with the developement of the commercial and manufacturing interests of the Golden State. The offices are on the second floor at 13 Pine street. The general office is large, elegantly furnished in walnut and mahogany and conveniently arranged to facilitate the transactions of business. The rooms of the president and secretary occupy adjoining apartments which are handsomely fitted up. The most prudent and enterprising methods obtain in the entire conduct of affairs. The officers are gentlemen thoroughly versed in every detail of the business, whose energy and public spiritedness have done much to promote the material interests of thepeople of this coast.

PIONEER IRON WORKS.

Establishe d in 1849. Calvin Nutting & Son, Proprietors. 235 and 237 Main street.

These gentlemen are manufacturers of iron doors, bank vaults, girders, stairs, house and cemetery fences, prison cells, bolts, etc. They are located at 235 and 237 Main, between Howard and Folsom streets, and are well equipped with all facilities for the manufacture of iron work for building purposes. Their products have been used in the construction of many of the large buildings in this city, among which may be mentioned those of the City Hall, Grand Hotel, Custom House, Murphy building, Wells, Fargo & Co. and the Omnibus Cable R. R. Co. They are sole manufacturers also of the California Steel Wheelbarrow and the Tabular Barrow, of which they have sold over 20,000. The durability and cheapness of these goods is welk known to the trade.



Messrs. Calvin Nutting & Son employ a number of skilled workmen and their average pay roll is \$175 per week. Many of the men have been twenty years in their employ. The business was founded in 1849 by the late Calvin Nutting, Sr., and is now carried on by Calvin Nutting, Jr., who was associated with his father for twenty years. The firm is always ready to furnish estimates for iron work and solicits correspondence.

JOSEPH MELCZER & CO.

Wholesale Wine and Liquor Dealers.

504 and 506 Market street.

This energetic wholesale liquor firm consisting of Messrs. Joseph and William Melczer, located at No's. 504 and 506 Market street, established the business under consideration in the year 1883. These gentlemen deal in the best wines and liquors which they ship to all parts of the Union. They carry on an immense trade in San Francisco and Oakland, and make large consignments to Mexico and Arizona. The goods are shipped as far east as Montreal, Canada, and the firm has a representative in New York City. Messrs. Melczer & Co. are agents for the Green Brier Distillery, Nashville, Tennesse and handle all kinds of fruit brandies and corn whiskey. The choice wines sold by the firm are used extensively on the dining tables of the wealthy and aristocratic in classes of the city, while the whiskies, brandies and other liquors are utilized in the arts and are of the purest quality known to the trade. The amount of annual business transacted reaches \$150,000 and the trade is undergoing a notable increase. Ten men are employed in various capacities and the pay roll amounts to about \$800 monthly, For the accomodation of local custom the firm has a branch store situated at No's 257, 259 and 261 3rd street and another at 623 Mission street called the Palace Wine House. The members of this leading liquor firm came from Hungary. They are thoroughly familiar with every detail of the business and owe their prominence and extraordinary success to their remarkable energy, close attention to details and prompt appreciation of the public wants.

TORMEY & EARLE.

Import Commission Merchants. No. 220 Sutter street.

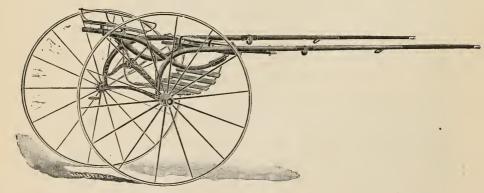
This important enterprise dates its establishment from the year 1885, when it was founded by Mr. P. J. Tormey. Mr. H. H. Earle became a partner about the first of April, 1888, when the style of firm became Tormey and These gentlemen are Pacific Coast agents for W. H. Schieffeliu and Earle. Co's soluble pills and granules, unequaled for purity in composition, solubility in coating, uniformity in size, and protection in form and finish. They are also sole agents for the Pacific Coast for the following manufacturers; the Celluloid Brush Co., New York; the Celluloid Novelty Co., New York; Lazell, Dalley and Co., New York: Johnson and Johnson, New York; Alfred H. Smith, New York; Henry Kock, New York; the Harrell Manufacturing Co., Worcester, Mass.; the Embossing Company, Albany, N. Y.; J. Finley Smith, New York; Pushee and Sons, Boston, Mass.; Boston Elastic Stocking Co., Boston, Mass. Their line of goods must be seen to be appreciated, as the enormous collection of samples consists of over 100,000 articles, being the largest line ever shown on the Pacific Coast. Messrs. Tormey and Earle carry a full stock of Lazell, Dalley and Co's perfumery, powdered medicinal extracts and granular salts, which they can deliver here at their New York prices. Their line of samples consist in part of photograph and autograph albums, music boxes, stationers' sundries, foreign and domestic plush goods, China, terra cotta and glassware, smokers' articles, fancy goods, bronzes, fans, lamps and metal goods, dolls and doll heads, purses, pocket books, card cases, leather goods innumerable and druggists' sundries of every description. They respectfully ask you to

call and examine their samples and compare prices before placing your orders. The goods and articles handled by this firm are sold in the leading cities of the world including London, Paris, Berlin, Vienna, Tetschen (Bohemia), Fuerth, (Nuremberg), and New York. The firm occupies the second floor at 220 Sutter street, and the premises are well ordered for business purposes. Mr. Tormey is a native of New York and has been three years in California. Mr. Earle has lived about twenty-six years in this state, and for twenty-four years was with the firm of Redington and Co. He is a native of Massachusetts. Both gentlemen are highly esteemed among business and social friends.

ROEHM & DAVISON.

Wholesale Carriage Goods, Detroit, Mich. San Francisco Branch, 33 Market street. Cecil Warner, Manager.

The San Fiancisco branch of this large concern was established in 1884. Mr. Cecil Warner manager for the above firm has been engaged in the sale of carriage goods for the past ten years. The branch here rarries sufficient stock to meet the immediate wants of the trade, but the principal shipments are made from the factories direct to customers. Mr. Warner occupies the 2nd & 3rd floors at No. 33 Market street. The size is $126\frac{1}{2}x87$ ft. The stock carried here consists mainly of fine cloths, leather, wheels, &c. The house is sole



agent for the Sandusky Wheel Co. of Sandusky, Ohio; the Toledo Carriage Woodwork Co., of Toledo, Ohio ; the Ramsay Mfg. Co., of Detroit, Mich. ; and numerous other representative manufacturing concerns. The goods handled are made of the best and finest materials, finished in the most perfect manner according to the latest styles and are excellently adapted to all the necessities of use. Everything pertaining to the carriage line may be obtained at the lowest prices from this establishment. It is scarcely possible to estimate the value of such an industry to the community favored with its location. The goods handled by this house give the best satisfaction to all who use them. The trade territory includes the Pacific Coast and Utah. The store is elegantly fitted up and conveniently arranged in all its appointments to facilitate the prompt and satisfactory dispatch of business. Mr. Warner exercises close personal supervision over all details and the large patronage with which he is favored is very gratifying to him. Roehm & Davison are sole agents for the Pacific Coast States and Territories for the celebrated Ramsey Road Cart as shown above and other specialties of the Ramsey Manufacturing Company.

BALFOUR, GUTHRIE & CO.

Insurance Agents. Geo. W. Spencer, manager. 316 California street.

The Insurance Department of Messrs. Balfour, Guthrie and Co., under the management of Mr. Geo. W. Spencer, is regarded as one of the leading agencies on the coast. The following companies are represented, British and Foreign Marine Insurance Company, limited, of Liverpool; London and Lancashire Fire Insurance Co. of Liverpool; Manchester Fire Insurance Co. of Manchester; Alta Fire Insurance Co. of Stockton, Cal.; Caledonian Insurance Co. of Edinburgh; American Insurance Co. of Newark, N. J. A general Fire and Marine Insurance business is transacted.

JOSEPH F. FORDERER.

Manufaeturer of Galvanized Iron Cornices. 224 and 226 Mission Street.

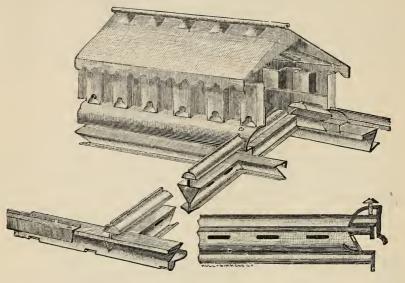
In the primitive ages of man's existence the adornment of his house and home received but little attention, but after centuries of progress the human race has developed a love for the beautiful which finds expression in the tasty ornamentation of the finer buildings. Prominent among the leading manu-



facturers of galvanized iron cornices is Mr. Joseph F. Forderer, who since the establishment of his business in 1875, has built up such a trade that to-day he stands at the head and has the largest and most complete works of its kind on the Pacific Coast. To him great credit is due for the progress of this important industry, and he may well be congratulated as the pioneer west of the Rocky Mountains in this line of business; his annual products being valued at \$100,-000. The works are supplied with a full complement of all essential machinery, and all contracts are promptly and satisfactorily executed. The material of which cornices are made is in these days mostly iron, although many are of copper and possess not only ornamental finish, but great durability, climate having no deleterious effect on the same. In addition, Mr. Forderer carries on a large business in tin, iron, copper and slate roofing, and is the

sole manufacturer of the "Forderer Improved Patented Ventilated Skylights," which secured for him the gold medal at the California State Fair in 1888. From fifty to sixty skilled hands are constantly employed, the monthly pay roll amounting to from \$2,000 to \$3,500. As evidence of Mr. Forderer's industrial enterprise we would mention the work done by him on the Union Club Building, the St. Ann's, O'Connor and Blythe Blocks, the Stock Exchange, Huntington, Hopkins & Co.'s building, the Safe Deposit building, the Academy of Sciences, the Pioneer Hall, Lachman Block, Alcazar, Polytechnical School and many others to numerous to mention in this city; also the Lick Observatory buildings, the Napa Insane Asylum, the Masonic Temple and

the Deaf and Dumb Asylum at Oakland; the Dolph and Thompson Building, Portland, Oregon; the Odd Fellows' Hall, Reno, Nevada; the Sacramento Cathedral, the Eureka Court House and the Masonic Hall, Bakersfield. Mr. Forderer is now engaged upon work for the new Chronicle building.



An immense collection of patterns of ornamental work, the majority of which are of a high class, as regards variety of design and artistic finish adorn the walls of the factory on every side, and decorate the front of the building. Mr. Forderer's first work after leaving his Cincinnati home was that so successfully done on the Napa Insane Asylum, a model piece of workmanship, taking some eighteen months to complete, and which was the largest contract of the Coast. A visit to his establishment, and a sight of the numerous artistic designs will afford, not alone, considerable information, but a rich treat as well.

LEWIS & SWIFT.

Dealers in Lumber of all kinds. 215 Spear and 28 Howard street. Pine Yard, N. W. corner of Fremont and Bryant streets.

Messrs. John Lewis and Patrick Swift are the gentlemen who constitute this firm. The business was established in the year 1882, and has grown to large proportions. The office and yard are located at 215 Spear street and 23 Howa.d street and are provided with all requisite facilities for carrying on the operations of business. The pine yard is situated at the north-west corner of Fremont and Bryant streets. Large quantities of redwood and pine of the best quality are carried continually in stock to supply the imperative demands of trade. This lumber is used extensively in the building operations of the city and shipments are made to prominent points in the interior and along the coast. Messrs. Lewis and Swift obtain large supplies from the pine growing regions of Northern California and other parts of the coast. These gentlemen are strictly reliable and responsible in all their dealings, and are eminently worthy of the public confidence.

THE FIRST NATIONAL BANK OF SAN FRAN-CISCO.

The First National Bank of San Francisco is one of the oldest established banks in the State, having been organized in 1870. In fact it is the very first. bank in the country which was organized under the Act of Congress of July, 1870. It began business with a capital of \$1,000,000, and during the nineteen years of its existence it has paid in dividends \$2,500,000, and to-day has a capital of \$1,500,000, and a surplus fund of \$500,000. This evidence of successful banking speaks for the conservative and good judgment of its management. Its destinies have been presided over successively by James Phelan, George Hooper, R. C. Wollworth, Daniel Callaghan and Samuel G. Murphy. Mr. Murphy was chosen President in Jan uary, 1888. He has had a long connection with banking in this State and up to the time of his election as President of the First National he was Cashier of the Pacific Bank of this city. Mr. E. D. Morgan is the Cashier of the First National, and the Assistant Cashier is Mr. Geo. W. Kline. The Directors are S. G. Murphy, James Moffet, James D. Phelan, John A. Hooper, George C. Perkins, Jas. H. Jennings, J. M. Donahue, N. Van Bergen and George A. Son. It transacts a general banking business and its facilities are unsurpassed. In September of this year it goes into its new banking house, N. W. corner of Sansome and Bush streets, which is the most complete and elegant bank building in this city of fine and substantial structures. The first floor will be devoted to the bank proper; in the basement will be located extensive safe deposit vaults with over two thousand safes and unparalleled conveniences for its box rent-Of the National System of Banking it may be said that none is more ers. secure in the confidence of the people of the United States. Rhodes' Journal of Banking for June, 1889, remarks that nearly forty new National Banks are reported for the past month. Eleven of these are in the South and a majority of the remainder are in the Northwest and Pacific Slope. This unprecedented increase is something remarkable and can be accounted for only on the ground that the National Banking System has a hold on the public heart and that it is fast becoming recognized as one of the fixed institutions of the country.

AMERICAN TRACT SOCIETY.

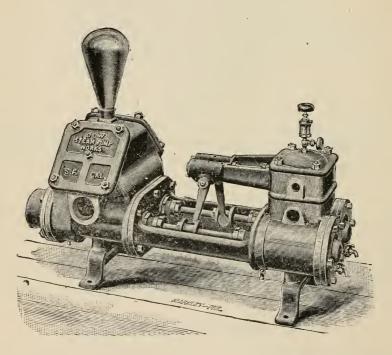
Geo. C. McConnell, Depositary. Pacific Agency, 735 Market street.

The American Tract Society was incorporated about half a century ago, and has accomplished a most beneficient work in the spread of the gospel. This society was organized by committees from various religious denominations and the business is carried on under their supervision. The agency in this city was established eighteen years ago, and has been an effective power for good in the community. Bibles, religious books, tracts, church supplies and Sunday School supplies of all kinds are kept constantly in stock, and libraries for school or home are a specialty. The trade is both wholesale and retail and amounts to many thousands of dollars annually. Operations are carried on all over this Coast and with the Sandwich Islands. Several competent and obliging assistants are employed. This agency was removed April 1st, 1888, from 757 Market street to the present quarters. Mr. Geo. C. McConnell is Depositary and is eminently qualified to perform the duties of that responsible position.

DOW STEAM PUMP WORKS.

Hydraulic Engineers, Nos. 114 and 116 Beale street.

This business was established in the year 1880 by Messrs. George E. Dow and L. Goss under the firm name of Goss and Dow. In a few years the style was changed to the Dow Steam Pump Works. Mr. Dow is now sole proprietor. He is a manufacturer of the most improved hydraulic machinery, power pumping machinery, compound water works engines, single and duplex, improved compound air compressors, etc. etc.. At the Mechanics' Industrial Exhibition of 1886 and '87 these works were awarded the gold medal for the



best steam pump. The walls of the private office show many fine photographs of the engines built at these works including a Compound Duplex Pumping Engine, a Combined Air and Circulating Pump, a Patent Salvage Pump Engine with a capacity of 2500 gallons per minute, an Improved Double Pump for heavy service, a Hydraulic Pressure Pump, an Improved Vertical Engine for artesian or deep well pumping, an Improved Hydraulic Engine for printer's use and others, to be used where water pressure is available. These works have a frontage of 75 feet. The machinery is operated by an engine of fifty horse power. A specialty is made of the Dow Steam Pump which has become a general favorite wherever known. The number of employees is 60 and the pay roll amounts to a very large sum. Mr. Dow is thoroughly acquainted with every detail of the business he represents and is held in high regard by the people of the Coast.

JOHN T. LITTLE.

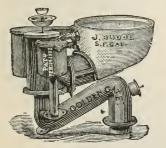
Real Estate, Stock and Bond Broker. 420 Montgomery Street.

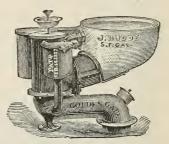
Mr. John T. Little commenced business in San Francisco in 1849 This gentleman is a real essate, stock and bond broker and dealer in United States, State and County bonds, gas, water, bank, railroad, and all local securities. He does a general real estate business, buying and selling city and county property, loaning money on real estate, wheat and other collaterals, making collections and looking after the interests of non-residents. He gives special attention to negotiating large loans on approved real estate security, which fact should be carefully noted by those about to engage in extensive transactions. Mr. Little is well qualified by long experience to estimate the value of property and judge correctly of the safety and desirability of investments. He has on his list some choice bargains in business and residence property in San Francisco and environs, which should be carefully examined by capitalists and those who contemplate making investments. He deals also in farming, grazing and vine lands in the best parts of the State, near to towns and railroads and is pleased to correspond with farmers, fruit raisers and others in the East and elsewhere, who contemplate a change of location. Mr. Little is one of the pioneers of Forty-nine and is courteous and reliable in all his dealings.

JOSEPH BUDDE.

Manufacturer of California Patent Water Closets and Proprietor of Metal Spinning Works, 43 Fremont Street.

This thriving industry was established by the proprietor in 1881. Mr. Budde is a manufacturer of patent water closets, slop, waste and surface hoppers. He employs eight competent assistants and executes all work in the most satisfactory manner. Closet valves are repaired and warranted and all kinds of metal spinning done to order. Special attention is given to the Golden Gate Plug closet, the invention of Mr. Budde. A greater demand being made for it than for any other. It is operated on a new plan and can be supplied from tanks or main pressure. It has already met the wishes of





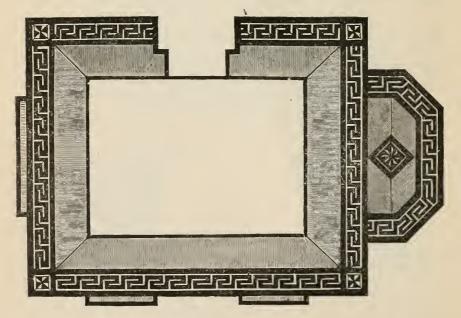
many customers, who desire something superior to that generally used. One peculiarity of this closet is its having a double trap, so that it is practically impossible for foul air or sewer gas to pass. This effectually prevents the many diseases that arise from sewer gas a quietus. From 250 to 300 of these water closets can be made each month. They together with other sanitary appliances manufactured at the Metal Spinning Works are being

put in very many of the finest residences and buildings now in course of erection on this Coast and give the best satisfaction wherever used. Mr. Budde keeps constantly on hand a large supply of springs and washers for sale and his well selected stock is adapted to all the wants of the public This gentleman possesses remarkable business ability and indefatigable enterprise. He is at present directing his attention to the manufacture of closets constructed entirely of porcelain, which are supplied with copper lined tanks. He assures us that he will be ready with a full line of the same for the coming fall season. Mr. Budde has received medals from the California State Agricultural Society for the Golden Gate Plug Water Closet, which was pronounced the best by competent judges. These closets may be obtained of Holbrook, Merrill & Stetson, San Francisco and Sacramento; W. W. Montague & Co., San Francisco and Los Angeles; Geo. H. Tay & Co., Thos. Day & Co., Roland W. Snow, W. R. Allen, and all the leading dealers in plumbers' supplies in the different towns and cities of the Coast, San Francisco, Los Angeles, San Diego, Portland, Sacramento, etc. Send for catalogue.

COOKS BROS.

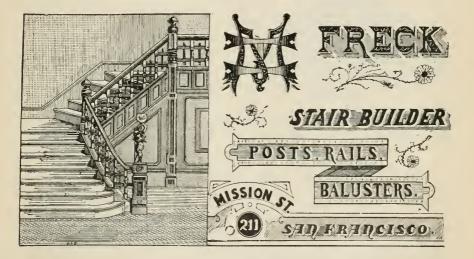
Interior Decorators. 108 and 110 Post street.

This business was established in San Francisco in 1884, by Mr. Louis Cooks, the resident proprietor. Messrs. Louis, William and Max Cooks compose the firm. These gentlemen are interior decorators in fresco and importers of fine paper hangings. The main house is at Nos. 189 and 191 Bank street, Cleveland, Ohio. The business in San Francisco is centrally located



at 108 and 110 Post street and the premises comprise a store and basement 25x140 feet in dimensions. The house does a large amount of fine artistic decorating, using the highest grades of domestic paper hangings. Cooks

Brothers are agents for the goods of Paul Balin, of Paris, the most celebrated manufacturer of wall paper in the world, I. Disfosse, of Paris, and Jeffries, of London. They use considerable Moorish fret work of the best quality made in Cleveland, Ohio. Another important feature of their business is hard-wood flooring of 3% inch and 5% inch thickness, from the plainest styles to the finest parquets. Orders for this work are increasing enormously every year. From 12 to 30 skilled workmen are employed according to the season. Many of the splendid residences of the city have received their decorations at the hands of this firm, which is also favored with a large patronage from the interior. The proprietors of the business are natives of Saxony. Mr. Louis Cooks came to America in 1866 and to California in 1884. He is much respected in business circles and has met with deserved success.



Mr. H. M. Freck, stairbuilder, 211 Mission street, established business in 1878, and to-day does a thriving trade in the city and adjoining country. He operates a large factory giving employment to a number of workmen. Mr. Freck confines himself to his specialty of building stairs, which he constructs in every style. He makes many of his own designs, which are adopted extensively by the architects of the city, and in this department and all branches of his trade, he is an acknowledged authoritly. Mr. Freck is determined to please all classes of customers. He constructs the most costly stairs of surpassing elegance and bestows equal skill and workmanship upon stairways built of less valuable material. The factory has exceptional facilities and employs the best skilled labor. The reputation of Mr. Freck as a specialist of fine work is world wide, he having been employed by the crowned heads of foreign countries, as well as the most distinguished citizens of his own. The famous and beautiful stairways in the palaces of the King and Princess at Honolulu were designed and constructed by Mr. Freck. His services have often been called for both in Australia and New Zealand. Some of the beauty of his work may be seen at the new Sacramento Cathedral, as well as in scores of the finest private residences in every part of the Golden State.

H. LIEBES & CO.

Manufacturers of Fine Furs. Importers and Exporters of Skins. Seal skin and fur lined Garments, a specialty. No's 111, 113, 115 and 117 Montgomery street.

A reliable and progressive house engaged in the manufacture, importation and exportation of fine furs and skins is that of H. Liebes and Co., which was founded by the present proprietor in 1864, since which time they have built up an influential and permanent patronage, extending throughout the United States and to the Hawaiian Isles, China and Japan. The premises are 45x75 feet in dimensions and are handsomely furnished throughout. The



elegant mirrors and glass showcases contribute to the general attractiveness of the salesroom, while the workrooms are fully equipped with every appliance and facility necessary for the successful prosecution of the business. Here about a hundred and twenty experienced and skillful operatives are employed in making up seal skins and other fine fur garments which are unrivalled for quality, finish, reliabiliy and uniform excellence, while the prices quoted are reasonable.

The firm has another factory on Sutter Street, over the office of the Transfer Company. The proprietors of this business are highly esteemed for their skill, integrity and enterprise.

PACIFIC IRON WORKS.

Rankin, Brayton, and Co., proprietors. 127 First street.

The Pacific Iron Works were founded in the year 1850, and the business has made steady continual progress since that date. The products of these works comprise every description of iron work, including mining and milling machinery, plants for gold and silver mines, water jackets, smelting furnaces for silver, lead and copper ore, hoisting works, pumping machinery, mining



cages, cars and buckets, air compressors and drills, Howell's Improved White furnaces, Pacific Revolving Dryers, chlorodizing furnaces, cut off engines, steam boilers, tubular and fire boxes, etc. Only the best material is used in the manufacturing, and nothing is permitted to leave the es-

tablishment that has not been carefully examined and passed upon by competent foremen. Work of any kind is made to order on the shortest notice and a large stock is constantly kept on hand from which selections can be made. The works employ 250 men in different capacities, all of whom thoroughly understaud the business. Special attention is given to the manufacture of mining machinery, engines, boilers, etc. The volume of business annually transacted amounts to \$400,000 and the average payroll is from \$6000 to \$8000 per month. Operations are carried on all over this coast, Mexico, Central America and South America. The office is neatly appointed in every way for business purposes. Messrs, Ira P. Rankin and A. P. Brayton are the principals. They are gentlemen of the highest repute in business circles and deserve a generous patronage.

U. B. WILSON.

General Insurance Agent. No. 216 Sansome street, Room 1.

The above agency was established by Messrs. Wilson, Staples & Co., July 1st, 1888, for the transaction of a fire insurance business, with the following companies in their agency: Providence, Washington Insurance Co., of Providence, R. I.; Long Island Insurance Co., of Brooklyn, N. Y.; Security Insurance Co., of New Haven, Conn. Their field embraced the whole of the Pacific Coast and is called the Pacific Department. Agencies are being planted in every desirable locality and in a short time the Pacific Department will be a recognized feature among Underwriters. Mr. U. B. Wilson succeeded the firm of Wilson, Staples & Co., January 1, 1889. He is familiar with his business by reason of many years experience in the line of fire insurance. The office is located in the insurance center and with a full quota of clerks, he can take care of a large volumne of business if offered. The Providence Washington Insurance Co. was organized under the laws of Rhode Island, at Providence in 1799, hence is one of the oldest companies doing business on the Coast, its cash assets Dec. 31, 1888, were \$1,174,148, and it can proudly take place with the very best and largest companies of the present day. The Security Insurance Co., of New Haven, Conn., was organized in 1841, and with cash assets of \$646,941 is as secure as its name implies. The Long Island Insurance Co., of Brooklyn, N. Y., was organized in 1833, and has cash assets of \$467,833. This excellent company only entered the Pacific Department in June of the past year and is not as well known as the others named above, they hope however to be presented to the public in such terms as will command a fair share of its patronage.

C. P. HEININGER.

Manufacturer and Importer of Walking Canes, Pipes and Smokers' Articles. 411 and 413 California street.

The business house of Mr. C. P. Heininger was established in 1881 and has acquired an extended and desirable class of patronage. Mr. Heininger



is a manufacturer and importer of walking canes, pipes, smokers' articles, and last but not least, 'View Albums' which contain enjoyable scenes of the Pacific Coast, and are delightful souvenirs for visitors. Of the finer sundries, a specialty is made of the 'Big Tree' bark, out of which are made fancy articles, such as pin cushions, buttons, napkin rings, etc. The canes are from wood of both native and foreign growth, and are of the finest workmanship. The business carried on by Mr. Heininger is strictly wholesale and extends over the entire Pacific Coast.

Orders are filled with great care and accuracy as Mr. Heininger exercises a close personal supervision over all operations of his business, and merits a continuance of the liberal patronage bestowed upon him in the past.

PACIFIC STEAM CANDY FACTORY.

Wm. A. Grade & Co., Wholesale Confectioners, No. 533 Washington street, Bet. Mont-

gomery and Sansome.

Americans, especially the rising generation, are probably the largest consumers of candy and confectionery in the world. One of the most prominent and best known houses in this line of industry in San Francisco is that of William A. Grade & Co. which enjoys a deservedly high reputation for the



manufacture of superior confections. This important enterprise was inaugurated in 1883 by the present proprietors and under progressive management has steadily expanded in imimportance and influence. The business premises located at No. 533 Washington street contain two floors and basement and are divided into manufacturing and sales departments equipped with every modern appliance for rapid and successful production and perfect in convenience of arrangement for inspection and sale. Purity is the main essential with the goods handled and as a result they are held in high favor with the trade and public wherever introduced. Mr. William A. Grade the leading partner of the concern has resided a number of years in San Francisco and is held in high esteem for his ability and genius, as a manufacturer, and his reliability

and integrity as a business man.

WILLIAMS & ORTON.

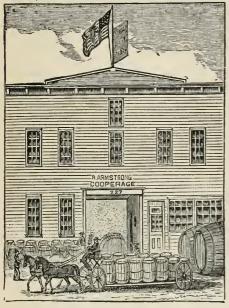
Manufacturers of General Machinery. Works, No. 315 Mission street.

The utilization of steam for propelling machinery was the turning point in the history of mechanical evolution and development, and made possible and practicable valuable improvements in various other directions. As an importtant branch of industrial enterprise the manufacture of wood working machinery, steam and gas engines has been carried on for six years by the firm of Williams & Orton, consisting of Messrs. J. H. Williams and C. K. Orton. These gentlemen have a large stock of machinery and are prepared to furnish hydraulic jacks, shaftngs, couplings, hangers, cutter heads, saw arbors, emery stands, etc., on short notice at low rates. They are making special efforts in the manufacturing of wood-working machinery to supply the constantly increasing demand. Their new patent Pony planing machine, just completed, defies competition and gives the best satisfaction. Messrs. Williams & Orton are also manufacturers of and agents for the Hanson's Shingle Machine. Jobbing of every description is promptly attended to. Ten competent and skillful machinists are regularly employed and the average pay roll is \$250 per week. The gentlemen of this firm have witnessed with justifiable pride the growth and development of their adopted State and have ever evinced a spirit of enterprise in aiding her progress.

R. ARMSTRONG.

Manufacturer of Cooperage. 227 and 229 Market Street.

This enterprise had its beginning in 1871 when it was founded by Mr-Rudolph Armstrong, the present proprietor. His extensive cooperage shops



go far towards filling the great demand of the large wine growers. He manufactures from the rough wood, mostly oak, and all is brought from the East. Kegs, barrels, pipes casks and tanks from one gallon capacity to movable casks of from 3,000 to 3,500 gallons, together with stationery tanks of any desired size. The iron for hoops also is mostly brought from the East. The premises are equipped with the best mechanical appliances known to the trade. A force of from 35 to 45 skilled workmen are steadily employed. Mr. Armstrong has an extensive city trade connection and the facilities of his establishment for promptly executing all orders satisfactorily in point of materials, workmanship and prices are not excelled by those of any rival house.

UNION MUTUAL LIFE INSURANCE CO. OF PORTLAND, MAINE.

John E. DeWitt, President; H. W. Hanna, Manager. 4 Sutter street, Rooms 19 and 20.

The Union Life Insurance Company of Portland, Maine, was incorporated in 1848 under the laws of the Sate of Maine, and has experienced gratifying progress ever since its inception. The policy of the company of late years has been to accumulate a large proportion of its funds in what are known as "quick" assets, namely, bonds, stocks and other securities of like kind, nearly one-half of its present assets being now composed of these securities, and it is worthy of note that not a single one of these investments held by the company is in default of its interest. The energies of the present administration have been directed to inherent consolidation and that end having been obtained, it is intended to apply future energies largely to the procuration of new business, which in turn, means increased assets, etc. In earnest of this desire the Directors of the company during the last session of the Legislature urged an amendment to the already popular Maine Non-Forfeiture Law, which was adopted, and will undoubtedly prove one of the most popular and beneficial laws ever enacted and when fully understood will contribute largely to increase the business of the company. A sample of the benefits of the Maine Non-Forfeiture Law is shown by the following letter:

SAN FRANCISCO, CAL., May 15, 1882.

Manager Union Mutual Life Ins. Co., Pacific Coast, 601 California St.-Dear Sir: In looking over papers belonging to the estate of my brother, Ira S. Parke, deceased, I found policy No. 39,964 in your company. Observing that no premium had been paid upon it for eight years, and considering it worthless in such an event; I was about to destroy the policy, but, upon reflection, concluded to make inquiry at your office as to its value. I was surprised to be promptly told by yourself that the policy was in force; that the amount, \$2,008.03, though not due for ninety days after the reception of proofs of death, would be paid at once without discount. Payment having been made in accordance with these statements on your part, I am pleased in acknowledgement to commend the Union Mutual and add my testimony to its fair dealing; and at the same time I desire you to write my application for ten thousand dollars' insurance in that company. [Signed]

LYMAN C. PARKE,

Occidental Hotel, San Francisco, Cal.

The prompt investigation and equitable settlement of all claims have been conspicuous features of the policy from the beginning. The popularity of the new law and the improved plans of the company under it, cannot be better attested than by the following exhibit of new business for—

	1888 1887		\$26,395,600.46 25,794,195.49
Increase fo	r year 1888 over 1887,	250	\$601,504.97

This increase in new insurance for the year 1888 foreshadows a large measure of future prosperity. The result of the past year's business evidences a strong financial condition; the increased income from investments and from premiums, the increased volumne of insurance in force, the mortality experience being largely inside the table-rates and the sales of real estate at enhanced prices over the book valuation—all point to a prosperous future. Assets December 31st, 1888, \$6,032,7c0.40.

 TOTAL PAYMENT TO POLICY-HOLDERS SINCE ORGANIZATION OF COMPANY.

 Total Endowments paid.
 \$3,817,181 72

 ADD—Death-Claims paid.
 9,470,574 00

 In 38 years 6 months.
 I3,287,755 72

 Payment to Policy-holders for dividends, surrendered policies and cancelled)
 10,179,751 53

 Total.
 \$23,467,507 25

 Good territory still open for active and experienced agents.

F. & S. N. LEVY.

Tailors. 209 Sutter Street, above Kcarny.

The business of this firm was started April 5th, 1888, and has experienced a healthy growth since its inception. Messrs. F. and S. N. Levy are the proprietors. They employ a number of competent assistants and do strictly first class tailoring. They have among their regular patrons many of the leading business and professional men of San Francisco and surrounding cities, who have without exception been pleased with the excellent character of the work done. The material used comprises the best cloths and fabrics and the garments are cut and finished in the most approved style. A fine assortment of imported goods is carried constantly in stock. The establishment is 25X125 feet in dimensions and is neatly arranged in all its varied appointments. Messrs. Levý can boast of having one of the finest cutters in the U. S. The gentlemen of the firm are natives of California. They are accorded a leading place in the mercantile community and are distinguished for accommodation, tact and enterprise.

TILLMANN & BENDEL.

Importers and Wholesale Dealers in Groceries, Japan and China teas, Tobacco and Cigars, etc., etc. 313 to 327 Battery street, 400 to 408 Commercial street, and 401 to 407 Clay street. Proprietors, Frederick Tillmann, Hermann Bendel, and Frederick Tillmann, Jr.

The business of this energetic firm occupies a conspicuous place among the leading industrial enterprises of this flourishing metropolis. This position has been obtained on account of the quality of goods dealt in, the attention paid to the wants of customers and the intelligence and judgment with which the affairs of the concern are conducted. The business was founded by the firm, in the year 1857 and has maintained a firm hold on public confidence since the date of its inception. The stock of groceries carried is full and complete, embracing the products of every quarter of the globe. Large quantities of Japan and China teas, cigars and tobacco are handled and special attention is given to fine groceries. A large local business is done and trade is carried on with the Pacific Coast, the Hawaiian Islands, Mexico, Central America,



China and Japan. The establishment is $90 \times 137 \frac{1}{2}$ feet in size, and is surrounded on three sides by busy thoroughfares. The place presents at all times an animated scene of business activity, when goods are being packed and unpacked or placed in wagons for shipment, and what appears like inextricable confusion to the casual observer is in reality but the operations of a careful and systematic plan of supervision. Messrs. Frederick Tillmann, Hermann Bendel and Frederick Tillmann, Jr. are the partners in this representative firm. They are active, responsible merchants in all that the term implies.

HOME MUTUAL INSURANCE CO., OF CALI-FORNIA.

Office, 216 Sansome Street.

The Home Mutual Insurance Company of California became incorporated and began business in 1864. The office was for many years at 406 California street but was removed about six years ago to the present location at 216 Sansome street. The company has agencies in all the large cities of the West and its stockholders and officers are experienced, practical and successful business men. The company is mutual in name only. Its losses have been promptly paid and its sound financial condition is indicated in the following statement: Losses paid since organization, \$2,667,366.43; Assets January 1st, 1888, \$816,627.14; Surplus for policy holders, \$808,294.14; Re-insurance reserve, \$230,330.36; Capital, paid up in gold, \$300,000.00: Net Surplus, over everything, \$277,963.78. This company deals in fire insurance exclusively and by exercising care and prudence in the taking of risks is enabled to offer lowest rates. The officers are J. F. Houghton, president; J. L. N. Shepard, vice-president; Chas. R. Story, secretary; R. H. Magill, general agent. Mr. Houghton is an influential capitalist and owns land in sixteen different counties of California. Mr. Shepard is connected with the Sather Banking Co. and with a number of important business enterprises. Mr. Story is a gentleman of marked ability and stands high in business circles. Mr. R. H. Magill, general agent, is distinguished for executive ability and is amply qualified to superintend a business of this character.

DIRECTORS:

L. L. Baker, H. L. Dodge, J. L. N. Shepard, C. Waterhouse, John Sinclair, Chauncey Taylor, John Currey, J. F. Houghton, S. Huff, A. K. P. Harmon, C. T. Ryland.

BANK OF BRITISH COLUMBIA.

Corner of Sansome and California streets.

The presence of numerous sound financial institutions doing a thriving, business is indicative of a healthy condition of trade in any community. The Bank of British Columbia is one of the leading monetary concerns of San Francisco and the reputation of its able managers has been the means of giving to it a recognized favor in all the prominent financial centers of the country. The capital stock is \$2,500,000, following is reserve fund: \$555,000. The business has increased from year to year throughout the past history of this bank and never were prospects brighter or more encouraging than at the time at which we write. Those in control are careful in business, widely known for their financial ability and are distinguished for the prudential management of all interests committed to their care. The officers are W. Rowell Manager; S. C. Alexander, Accountant. Directors—Robt. Gillispie, Chairman; L. Colville, Deputy Chairman; James Anderson, H. E. Ranson, Sir John Rose, G. C. M. G.

MACONDRAY & CO.

Importers and Commission Merchants, 425 and 427 Market street.

This pioneer house was established in 1849, and has grown and flourished during all the years which have followed. The original founder was Captain F. W. Macondray, who died several years ago. The firm imports and deals extensively in the finest productions of China and Japan making a specialty of teas and coffees of the choicest and most popular brands. The house acts as-



agent on the Pacific Coast for the celebrated Louis Roederer champagnes, which are received direct from the home establishment. These champagnes

are great favorites with connoisseurs and consumers in general, and in regard to quality they are recognized as standard, having no superior. The managers are thoroughly acquainted with the varied wants of the trade and keep accurately posted in all details. The firm represents several leading insurance companies of the old world and is prepared to assume risks in every part of the globe at lowest rates. The firm conducts all business affairs according to improved modern methods and the eminent success attained serves to show the results of judicious enterprise.

MAISON RICHE.

Somali & Ladagnous, Proprietors. 104 Grant Avenue and 44 Geary street.

This popular French restaurant centrally and advantangeously located is conducted under the proprietorship of Messrs. John Somali and Justin Ladag



nous. It occupies the upper floors of the large and commodious building on the north-east corner of Geary street and Grant Avenue. The rooms are fitted up and handsomely furnished in the most elegant and artistic manner, for the accommodation of the many wealthy and influential patrons. The large dining room is well lighted and contains choice furniture of the latest style, which harmonizes well with the beauty and elegance of the surroundings. A number of compartments are fitted up for private dinners. The food and drinks are prepared by accomplished caterers in the most inviting manner, and no pains or expense is spared to secure the choicest viands and delicacies the market affords. Banquet, lunch, dinner, supper, soiree and wedding parties

are supplied in the very best style. The Maison Riche numbers the finest class of people among its patrons, and is conducted in the most enterprising manner. A score of polite and attentive waiters are employed and orders are promptly served. Mr. Somali was born in Greece and has lived eighteen years in San Francisco. Mr. Ladagnous is a native of France and has long been a resident of this city. These gentlemen are very popular among their many friends and patrons.

CYCLOPS ENGINE & MACHINE WORKS.

M. Hainque, proprietor. 115 and 117 Beale street below Mission.

The Cyclops Engine and Machine Works were founded in 1869, by the firm of Tait and Hainque. Mr. Martial Hainque became sole proprietor in 1888. He engages in the manufacture and repair of all kinds of machinery and is sole manufacturer of the patent wood branding and printing press; particular attention is given to repairing, the facilities for which are ample and complete. Thirty-five skillful and efficient mechanics are required, and the pay roll averages from \$1800 to \$2000 per month. The large three story brick building occupied at No's 115 and 117 Beale street was erected in 1877 on the site of the old wooden shop (then occupied by the firm of Tait and Hainque), the firm having bought the ground for the purpose. The greatest of care is exercised to allow no piece of work to leave the establishment that has not been carefully examined by competent persons. Orders are promptly attended to, and correct business methods are habitually practiced. The trade of the establishment is carried on all over the Coast, and is continually increasing.

ROBERT DICKSON.

Pacific Coast Manager, Connecticut Fire Insurance Co., London Assurance Corporation, Northern Assurance Co. and Queen Insurance Co.

441 California street.

We write of four first class companies with great resources and royal incomes-the London, the Northern and the Queen, of England; and the Connecticut of Hartford. The "big four" have \$21,400,000 fire assets, and the English offices have, besides, many millions of life assets. The fire premium income of the quartette was \$10,000,000 last year. The net surplus is \$9,000,000, and there is, besides, \$5,500,000 capital. These imposing figures, better than words, illustrate the character of the general agency and the indemnity represented. These companies are all old, too. The youngest, the Queen, is thirty years old, while the oldest, the London, is 168 years old. The Connecticut Insurance Company has a million capital, \$2,260,917 assets, \$395,555 net surplus, \$1,395,555 surplus to policy holders, \$842,300 premium income, and \$1,101,323 total income. Its progress during the last decade has been more than creditable. The assets ten years ago were \$1,441,165. Over \$722,000 has been added. The net surplus has gained almost yearly, and the premium income has increased 300 per cent. Since organized in 1850 the premium receipts have been over \$9,000,000, and the loss payments \$5,000,000. The London Assurance Corporation has \$2,241,-375 capital, \$8,112,641 fire assets, \$4,083,166 net surplus, \$6,266,736 surplus to policy holders, and a total fire income of \$3,302,675. The fire premium receipts last year were \$2,6,5,767, with an expense and loss ratio of only 85 per cent. thereof. The total income was \$595,032 in excess of the total outgo, after paying 20 per cent. dividends. The Northern Assurance Company of London and Aberdeen is close to the London Assurance in fire assets and exceeds it in fire premiums and total fire income. The capital is \$1,500,000, the fire assets are \$7,351,767, the net surplus is \$3,866,703, the policy holders' surplus is \$5,071,872, and the premium income last year was \$3,077.19, with only 60.6 per cent. loss outgo. The Northern paid the extraordinary sum of 25 per cent. dividends. The Queen Insurance Company of Liverpool has \$4,109,894 fire assets, \$1,053,555 net surplus, and \$1,926,725 surplus to policy holders. The fire premiums last year were \$2,904,105, and the losses were \$1,908,657, or the average 65 per cent. The total fire in-come was \$3,036,705, and the total outgo was \$2.963,856, including \$130,-972 or about 15 per cent. dividends. All three of these British offices do a large business in the United States, where they have millions of assets-the Queen leading with \$2,027,897, and the London and Northern following with \$1,543,995 and \$1,459,025 respectively. The American surplus of each is handsome, varying from \$600,000 to \$1,000,000. The Queen likewise leads in American premiums, with \$1,422,581. The Northern and London have respectively \$936,826 and \$706,763. The Pacific Coast business of the agency last year was considerably larger than for the previous year. The premium income was \$203,680 for California and \$312,891 for the Coast, with a loss ratio of 50 per cent.

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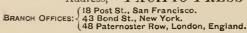
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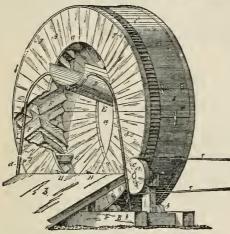
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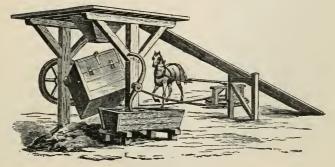




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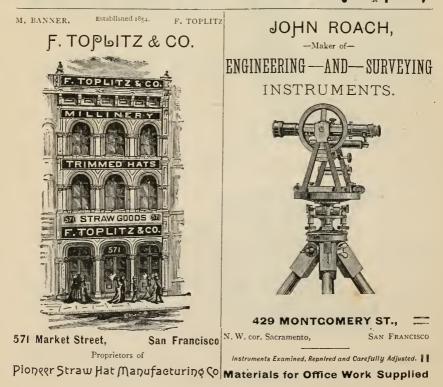
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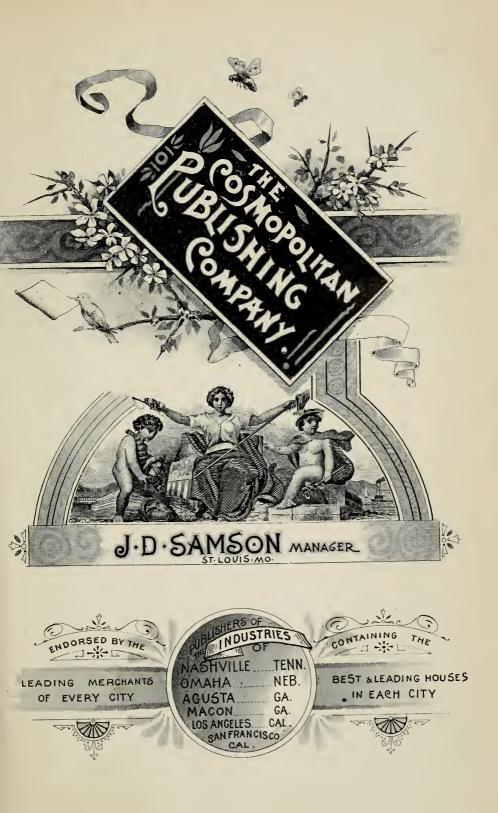
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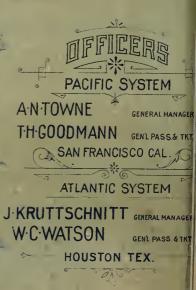


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