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San Francisco



THE IMPERIAL CITY

1899

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from Hattie B. Steele Spahn.

SAN FRANCISCO

THE METROPOLIS
OF WESTERN AMERICA

HER PHENOMENAL PROGRESS
INCOMPARABLE INDUSTRIES
AND REMARKABLE RESOURCES

A Glance at Her History
A Review of Her Commerce
A Description of Her Business Enterprises
With Illustrations of Her Public and
Commercial Buildings and Places of
Interest in and About the City

With Nearly Half a Million
of Inhabitants She Will Greet
the Twentieth Century

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SAN FRANCISCO



SAN FRANCISCO needs no eulogy. Wherever civilized man is wont to tread the earth the name of San Francisco is known. With the development of the new world she has kept pace with the strides of time, and while she may not be ranked, in point of population, with some of the other great cities of the world, yet she commands respect and attention for many things she has accomplished, and the world bows in acceptance to the great possibilities the "City of the Golden Gate" will advance in the near future. The people who dwell in San Francisco have thrift and energy, and she has all the natural advantages for carrying on her enterprises that any place could desire, and her sons, with their ambitions, have set her standard on high for the world to admire and follow. When the people of this great municipality look about them to-day and realize what has been accomplished by the handiwork of man, they should stop and realize that all this has been brought about under the guiding hand of an all-wise Providence. San Francisco, it must be remembered, did not spring into an existence like some fair Acadia, and there let its destiny rest with the fates. This city has had some besetting times, but she has never faltered one step in her march of progress, and has come radiantly from the flames of adversity, which in the years gone by threatened to retard all that had been accomplished. San Francisco stands to-day as the peer of any American city, with all things considered. She takes no backward step, and, as ever in the past, "progress" and "industry" will continue to be her watchword. The citizens

look with gratification on the things which were accomplished in the past, and rejoice in the gigantic proportions of the present. Combining these glowing successes of the past and present, the future cannot help but be an assurance of prosperity, and it is to such that San Francisco is triumphantly marching on. The future of this great city will be told by historians to come. Here will be told the history of San Francisco from the earliest foundation to the present; the hustle and bustle of its mercantile life, the hum of its factories, its advancement in art and science, its enlightenment, and its steady march of progress in the procession of other cities who have been striving for years to gain in the vanguard of prosperity. The city of San Francisco was incorporated in 1850, and the city and county consolidated in 1856. It is situated in latitude 37° 46' N., and longitude 122° 24' W., at the north end of a peninsula, which is thirty miles long and six miles across, at the city, which separates San Francisco Bay from the Pacific Ocean. The area within the political district is forty-two square miles. Goat Island, Alcatraz Island, and Mission Rock in the bay, and the Farallone Islands in the ocean, thirty miles off, belong to San Francisco. San Francisco, by reason of her age, location, influence, and natural advantages, is the chief city of Western America, and is such a one as reflects credit upon our State and country. The people are not slow, but are possessed of that conservatism that looks well before acting, but when they act there are results, as is attested by the numerous manufacturing plants that employ her men and train her sons. Her commerce increases year by year and he



CITY HALL.

prestige as the chief center of ocean transportation will never be wrested from her. As a place of residence, her salubrious climate, churches, magnificent schools, art institutions, and elegant parks, invite the capitalist, artisan, professional man, or manufacturer, and as a center of art and culture there is no city superior to this.

The growth in population from 1846 to 1899 is as follows:

1846.....	600	1870.....	149,473
1848.....	1,000	1880.....	233,959
1852.....	34,900	1890.....	298,997
1860.....	56,802	1899, estimated.....	375,000
Increase from 1860 to 1870.....		92,671	
"	"	1870 to 1880.....	64,959
"	"	1880 to 1890.....	104,126

Registered net tonnage entered at the San Francisco Custom House from foreign and Atlantic ports in 1898:

No.		No.	
Foreign (Sail) 456.....	Tons, 482,238	Foreign (Steam) 317.....	Tons, 576,079
Eastern " 38.....	" 47,834	Eastern " 13.....	" 16,786

New money made at the San Francisco Branch Mint, 1898:

Gold.....	\$58,490,000
Silver.....	4,564,340
Total \$63,054,340	

Government collections at the San Francisco Custom House, \$6,064,785.97.

Internal revenue for the First District, which includes San Francisco, \$3,023,902.20.

WESTERN ACCESSIONS.

Since the memorable 1st of May, 1898, when the clearing smoke of Dewey's cannons showed the first great step towards national expansion, the United States has added to her dominion much new and valuable territory, the most important of which, from a commercial standpoint, are the Philippines and Hawaii. The effect of these accessions on San Francisco's future development can be only approximately anticipated, but certain it is that no city in the world has before it greater commercial possibilities than this one, which will perforce command the bulk of the Oriental trade, and

through whose gateway will pass the tide of business intercourse between the East and the West. Never was there a time more propitious to the successful promotion of local enterprise. The territory acquired is vast and populous, but unproductive. The untold agricultural and mineral wealth of these islands is in yet an embryonic state, and awaits but the application of stalwart American enterprise to burst forth into the full splendor of realized possibility, affording our city a rare opportunity for trade expansion, and presenting a ready market for American goods. The growing needs of the people under our progressive government will inaugurate many industries which have hitherto been undreamed of, for which supplies of all kinds will be drawn from this source. With the establishment of this trade, extensive transportation facilities will be put in operation, and this country will be enabled to compete, with every advantage on its side, with other nations for the trade of China, Japan, and the entire Orient. Needless to say, San Francisco's geographical situation will place her in position to control this trade, and in the event of the early completion of the Nicaragua Canal, to further which, every legitimate effort is being made use of, San Francisco, as a shipping and distributing point will soon be second to none in the world. As we have said before, the effect of our Western accessions on the commercial future of our city can only be remotely estimated, but that this effect will be potently beneficial almost beyond all parallel, not even the most conservative are disposed to deny.

BANKING.

Our banks are bulwarks of integrity and resource, and their strength has carried the city through many a general panic with safety and credit. Backed by men whose record as financiers has spread from ocean to ocean, and whose resources are practically unlimited, they have stood as firm as a rock through every condition, and when banks in Eastern cities were closing their doors with a terrible regularity, our fiscal organizations have paid every draft and met every legitimate obligation with a promptitude that can come



NEW UNION DEPOT FOOT OF MARKET STREET.

only of impregnable stability, and wise and conservative management. The operations of the San Francisco Clearing House, which was established in 1876, make the following showing for the past three years:

MONTHS.	1898.	1897.	1896.
January	\$ 65,466,574	\$ 55,916,432	\$ 56,482,993
February	60,052,612	44,896,405	53,371,343
March	69,948,407	55,003,125	56,555,654
April	57,726,596	58,410,840	56,380,856
May	67,780,762	53,835,856	55,009,729
June	66,447,647	55,067,243	54,997,742
July	59,280,858	61,119,030	54,525,646
August	64,674,120	69,803,361	53,608,617
September	69,872,835	74,980,180	55,168,413
October	75,803,017	74,231,337	63,179,138
November	74,009,880	75,385,944	62,371,642
December	72,069,616	71,119,751	61,627,746
Totals	\$813,153,024	\$750,789,144	\$683,229,599

SHIPPING AND TRANSPORTATION.

Next to Liverpool and New York, there is no city which occupies a more prominent place in the world's shipping interests than San Francisco. It has the finest harbor in the world and on the surface of San Francisco Bay float the ships of all nations, arriving and departing with vast cargoes of imports and exports to and from the Orient, the rich gold fields of Alaska, the Klondike, and the principal ports of the Pacific Coast. Four great steamship lines establish almost daily communication between this port and Honolulu, Australia, China, Japan, and India, three ply between San Francisco and Alaska, two cover the route to Portland, Seattle, and intermediate points, and an equal number have their southern terminus at San Diego. The San Joaquin and Sacramento Rivers are navigable by large craft for many miles, and regular steamers, both passenger and freight, are run to all inland and bay points. Four great transcontinental lines of railway center here, and numerous branch roads form a network throughout the entire State, affording safe and rapid transit for passengers and freight to and from all

important points in the American continent. A regular service of speedy and seaworthy vessels is now in operation to the Klondike, and other lines will doubtless soon be established. Our exports to the Orient have shown an increase of 65 per cent over an equal period of the previous year, while shipments to other sections also evince a material rise. It is conservatively estimated that our average annual exports of this port for the past few years will aggregate over \$40,000,000, and other carefully figured estimates tend to prove that before another decade has passed they will have reached the \$100,000,000 mark. The nature and character of these exports is too varied to give in detail. They consist of every description of provisions, food-products, machinery, clothing, lumber, manufactured goods, animal products, metals, minerals, hardware, etc, and in fact every product of man and nature. Our city is gradually expanding and developing its resources reaching out for wider fields of operation, and increasing its facilities to meet the ever growing demands which these conditions entail. With her commanding position, inexhaustible resources, and the active promotion of her interests by a highly intelligent, progressive, and public-spirited people, she is fitted perhaps better than any other American city to meet the exigencies of the future, and to become known to the world as a shipping point of the very first magnitude.

WHOLESALE AND JOBBING INTERESTS.

It is doubtful if there is another community on the face of the earth which presents so abundant and propitious a field for jobbers and wholesalers as San Francisco. She commands the trade of the Orient, with which she is connected by half a dozen regular packet lines, as well as hundreds of tramp steamers and sailing vessels. Around her stretches for hundreds of miles to the east, north, and south, a region fabulously rich in mineral and agricultural wealth, covered with prosperous and populous cities and towns, which draw their supplies from her merchants and manufacturers, while Alaska and the Klondike are also heavy patrons. Many great railroad lines center here, whose systems reach every market of importance on the



UNION SQUARE FROM POST STREET LOOKING EAST.
SHOWING CLAUD SPRECKELS AND SPRING VALLEY WATER CO'S BUILDINGS.

American continent, and facilitate commercial intercourse between the East and West. With such facilities and the possession of an unusually large number of great enterprises, representing every branch of trade and manufacture, ably and energetically promoted, it is not strange that San Francisco should assume a position of first importance in the commercial world as a distributing point and center of supply, which, with practically inexhaustible resources, whose development is rapidly being pushed with all the vigor of Western enterprise, is every day becoming greater and more prominent.

RETAIL TRADE.

It requires but a walk through our broad, well-kept business thoroughfares, lined with handsome establishments, whose show-windows are ever bedecked with the latest and finest of wares, and from whose interior comes the busy hum of trade, commingling with the never ceasing hubbub of passing traffic, to assure the observer that the commercial complement of San Francisco is unusually prosperous and complete in every department. Not only are our stores modern and up-to-date in all that represents choice and varied selection, and well patronized by our people, but they represent a greater variety of trade line than almost any other city on earth on account of our cosmopolitan population. The merchants of San Francisco have a record for stability and progressiveness which reflects great credit on our city, and many of our retail firms are direct importers of European and Oriental goods. Many, by judicious advertising and other methods of making themselves known, have extended their operations far beyond local limits, and vie with the great "mail order" houses of Chicago and New York. Though our commercial ranks are ever reinforced by new and valuable business undertakings, few close out, and the result is a steady increase which is rapidly bringing San Francisco forward in the mercantile world, and supplying the growing demands which an ever multiplying population create.

REAL ESTATE.

In many cities in the United States the rise in real estate values is not indicative of increased prosperity, but merely of somewhat greater inflation. This is not the case in San Francisco, where values rise and fall according to the legitimate demand, and these consequently present a true index of the conditions prevailing at the moment. Everything has remained upon a sound basis, and purchasers and investors outside the city buy and sell through reliable agents here with the same facility as if personally conducting their operations. Those who purchase real estate in San Francisco and its vicinity do so almost invariably with the intention of building, and, therefore, are at once interested in the city's well-being and prosperity. Perhaps there never was a time when greater opportunities were offered to all classes of investors than at present, to purchase realty either for speculation or investment. Many instances could be adduced of moderate fortunes being made in a few years by judicious purchases of well-located lots. It is hardly possible to make a mistake in San Francisco, except that of dealing with an unreliable agent, and luckily there are few of these here. The splendid cable and electric systems now in operation have greatly enhanced the values of residence property in the suburbs, and enable the small salaried and working classes to possess their own homes far from the noise, smoke and dust of a great city, while within easy reach of its stores and markets. There need be no anxiety regarding the opportunities which exist in and around San Francisco for obtaining desirable locations for factories or homes, and investors unacquainted with San Francisco county will be surprised at the reasonable prices that prevail. To those in possession of realty here we say hold, and to those who have none we say buy, and with ordinary judgment in each case, the results should be most advantageous. Building associations are most important accessories to transactions in suburban realty, and are unquestionably destined to affect San Francisco in the near future as powerfully as they have in Eastern cities in the past.

Total number and amount of sales in San Francisco, 1898:	2,645....	\$10,747,402.
" " " " mortgages	" "	4,395.... 12,356,870.
" " " " releases	" "	2,602.... 10,154,754.



SAN FRANCISCO POST-OFFICE, IN COURSE OF CONSTRUCTION, CORNER SEVENTH AND MISSION STREETS.

From the Supervising Architect's Plans.

INSURANCE.

The insurance business of San Francisco has developed to vast proportions in the last ten years. The close margin upon which business is now conducted will not allow the individual to hazard his person or his property to any possible loss without taking some additional protection. And, therefore, we have insurance providing not only for loss caused by death, by fire, by the perils of navigation, but also by sickness, by bodily injuries, by explosion of steam boilers, by the breakage of plate glass windows, by lightning, and by burglary. Considering the millions of dollars insurance held in San Francisco and the hundreds of thousands of dollars paid annually in premiums, statistics show that in no city in the country are risks lighter, rates likely to continue easier, or protection so well assured. The growth of the insurance interest of San Francisco will always constitute one of its most creditable chapters of history, and here can at all times be obtained perfect opportunities for indemnity against loss through "moving accidents" by fire, flood, field, or health failure. The following table will show the amount of business that passed through the offices of the various companies here for the year 1898:

FIRE INSURANCE.		LIFE INSURANCE FOR 1898.	
Total amount written.....	\$671,384,164	Number of new policies written.....	41,786
Premiums.....	11,048,377	Amount.....	\$26,668,675
Losses paid.....	5,839,784	Premiums.....	982,188
Ratio.....	52.8.	Number policies renewed.....	43,454
		Amount.....	\$98,483,405
		Premiums.....	3,665,955
		Policies in force Dec. 31, 1898.....	75,504
		Amount.....	\$185,305,047
		Losses and endowments paid. \$	2,510,711

OUR MANUFACTURES.

It has been asserted by various well-known persons on the lecture platform and from the editorial desk, that San Francisco is nothing more than the "Way Station" through which passes the great commercial tide from East to West, leaving but a small percentage of its value to our

merchants. It is our purpose to show that this construction of San Francisco's business life is entirely erroneous, and that in the extent and variety of her manufactures, the "Bay City" can hold her own with any of approximate size, and with many, much greater in population and age. San Francisco has every natural and acquired advantage for the successful prosecution of almost every important form of industry. Surrounding her for hundreds of miles is a region superlatively rich in natural wealth, which produces raw material and fuel for the operation of our factories, and which contains hundreds of prosperous and popular cities and towns, which draw their supplies from this source, thus affording us a ready market for our products. We have skilled labor in abundance; manufacturers whose enterprise and ability have not only gained them local fame and success, but who have competed successfully with their great Eastern contemporaries, and found a market for their goods in the principal trading points of the world. Local concerns have secured many government and other large contracts for which Eastern houses have bid in vain. On our water-front were built several battle-ships which took a prominent part in winning the nation's battle in the Spanish War. Local houses furnished many equipments for the use of the Army in the Orient, and local products have won medals, prizes, and awards at every National and International Exhibition during the past quarter century. There is not a train or vessel which leaves here without large shipments of manufactured goods aboard, and not a year goes by that San Francisco does not produce goods to the value of over \$100,000,000.00, spend \$25,000,000.00 for industrial labor, and afford employment to 50,000 men. Between 1860 and 1890 the increase in the value of the output was seven-fold, and judging from present indications the expansion in the next quarter century will be greater than ever before.

SHIP-BUILDING.—It is with pardonable pride that San Francisco can look upon the rest of the world from her remote corner, and put to shame the big dockyards of Philadelphia and other Eastern ports, and show that in the first half century the manufacturers of this city have built some of the greatest war-vessels of modern times. Among them are the "Oregon," "Monterey," "Charleston," "Wheeling," "Marietta," "San Francisco."



MARKET STREET SHOWING PALACE HOTEL.



CHRONICLE BUILDING

The following will show the number and tonnage of new vessels built on the Pacific Coast in 1898 and documented at San Francisco :

Total number.....	48.
Gross tonnage.....	17,837.06
Net tonnage.....	10,532.19

LUMBER.—San Francisco excels, by reason of her peculiar advantages, in many lines of trade and industry. One of these, and one of our most important, is the lumber trade. Every facility is afforded for its highly successful prosecution. The great northern forests yield vast quantities of the finest woods, which are brought down in immense ships, and cut and dressed by monster mills to suit every requirement of the builder and cabinet maker, large quantities of California redwood and different grades of pine being shipped to all parts of the East.

EXPORTS OF LUMBER.

YEAR.	FEET.	VALUE.
1890.....	19,170,000	\$448,624.
1891.....	19,931,500	470,276.
1892.....	21,332,600	495,502.
1893.....	14,732,100	291,376.
1894.....	18,428,900	354,366.
1895.....	17,571,100	300,084.
1896.....	33,620,000	650,422.
1897.....	26,057,484	476,813.
1898.....	22,080,922	413,185.

LEATHER AND TANNERIES.—San Francisco leads the entire West as the center of the tanning business, and San Francisco leather has become a household word. It is unquestionably the best in the market, and always brings the highest prices, and the tanners who have built up this reputation are deserving of the very highest praise. The city has nineteen tanneries, owned by practical tanners. They have developed the industry from the smallest beginnings, and their great success is due to their careful methods, close application, and thorough knowledge of the business, and their product is used all over the country.

WINES AND BRANDIES.—California is essentially the land of the grape, and in less than a quarter century has become known as such throughout the world, vying with France and Spain, for centuries the greatest wine-producing sections in the world, for supremacy. The climate and soil of California is especially adapted to the culture of wine grapes, and

every variety flourishes here, and attains its highest degree of development in size and rich flavor. California has many vineyards which for size and productiveness are unsurpassed. It has wineries and distilleries which produce two-thirds of the wine and brandy in the United States, and probably a full third of the world's production comes from this State. San Francisco is one of the nation's headquarters for vinous and spirituous liquors. The product for the preceding year was twenty million gallons and the following tabulated statement will show the enormous proportions, which this industry has assumed:

TOTAL WINE SHIPMENTS.

	Cases	Gallons	Value
By rail.....	27,012	12,057,598	\$4,931,087
By sea.....	8,907	4,553,384	1,636,662
Totals.....	35,919	16,610,982	\$6,567,749
In 1897.....	45,526	15,155,330	6,032,256
To 1896.....	47,399	14,835,893	6,126,323

The brandy shipments were as follows:

	Cases	Gallons	Value
By rail.....	2,021	497,448	\$734,340
By sea.....	1,256	97,157	116,312
Totals.....	3,277	594,605	\$870,052
In 1897.....	3,194	562,691	1,127,591
To 1896.....	3,682	479,052	714,142

California wines and brandies are noted for their delicious flavor, and are pronounced by connoisseurs to be unsurpassed, even by the finest imported varieties. They are suited to the finest drug, club, and family trade, and are free from the adulteration which is often so detrimental to the flavor and effect of Eastern and European brands. The wine and liquor industry of California is one of our leading and most staple branches of commercial activity. It gives employment to thousands of worthy people, and affords our city and State much prestige and fame at home and abroad.

BREWERIES.—San Francisco ranks with Milwaukee as one of the greatest beer producing cities in the Union, and it was here that that popular beverage known as "Steam Beer," which contains a snap and flavor found in no other drink of this character, was first manufactured and sold. San Francisco has twenty-four breweries, some of which rank with the largest in the world, and the total output of these institutions for 1898 is



EXAMINER BUILDING



MARKET STREET FROM FIFTH STREET LOOKING EAST.
SHOWING BALDWIN HOTEL BEFORE THE FIRE.



CALIFORNIA STREET FROM SANSOME STREET LOOKING WEST.

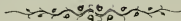
valued at nearly three million dollars. The industry gives employment to seven hundred persons and is the basis for very extensive commercial and shipping operations, throughout the Pacific Coast and contiguous states. San Francisco presents peculiarly favorable conditions to the successful promotion of this industry. The principal raw materials are largely produced in this vicinity and, therefore, easily and cheaply obtained. Especially excellent transportation facilities are at hand for distribution, and a ready market is found throughout the prosperous and populous chain of cities and towns which lie to the east, north and south of this city.

PACKING AND CANNING INDUSTRY.—It is said that a tree is known by its fruit. To no community can this truism be more appropriately applied, both in a literal and figurative sense, than San Francisco, whose trade in canned goods generally, and canned fruits especially, has given it a fame which is as wide as it is lasting; which has permeated every nook and corner of the trading world, and shone there as the refulgence of the dazzling orb with which the enterprise of our people, the resources of our country, and the trend of evolution, have endowed our commercial sky. California's fruits are noted for their size and delicious flavor, while favorable climatic conditions allow the growth of many semi-tropical varieties; oranges, lemons, grape fruit, etc., being grown with the greatest success both as to quality and quantity. These products, as well as many kinds of canned meats, fish, etc., are shipped, not only throughout the entire American continent, but find a ready market in Europe, Asia, Africa, Australia, and the principal islands of the Atlantic and Pacific. For their preparation hundreds of great canneries are operated in all portions of the State, which employ thousands of men and women, while the raising of fruit, the slaughter of cattle, and the sea fisheries afford an occupation to an equally large number of people. The center and distributing point of this great industry is San Francisco. From her docks and freight depots are daily shipped large cargoes and trailloads of every description of canned

goods. Through our commission houses these products are distributed to the principal markets of the world, and their sale and production constitutes a source of much revenue and prestige to our city.

COMMERCIAL ORGANIZATIONS.

"In Union there is Strength," is a motto which is applicable to almost every case. It is the key-note of our strength as a nation, and the secret of potential power in all things. The business men of San Francisco were not slow to realize this fact, and to organize themselves into bodies for the protection of their interests as well as those of this city. The oldest business fraternity here is the San Francisco Chamber of Commerce, which is approaching the fiftieth anniversary of its organization. Next in order of age come the Board of Trade, Merchants' Association, and the Manufacturers' and Producers' Association of California. What these bodies have been to our city, and what they have done during their long and public-spirited career, what they are doing to-day, and what they *will* do in the future, every intelligent citizen of this community knows and can surmise. They have protected the several interests they represent, upheld the strength and dignity of our city, entertained its guests, and protected it by the very force of their concerted action, from threatened infringements upon its commercial liberties. They have supported every worthy undertaking to enhance local development, exerted their influence toward the passage of laws favorable to this vicinity, and above all, while encouraging honest competition, have stood united against unjust monopoly, and tightened the bonds of fellowship and good-will.



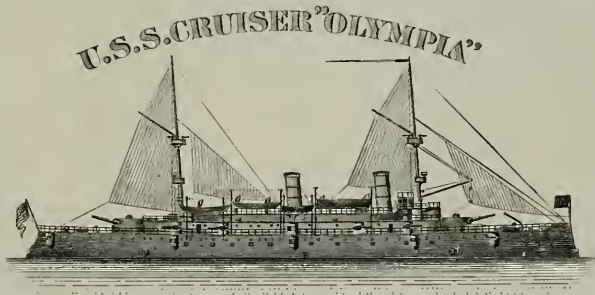
UNION IRON WORKS.

No point of the Spanish-American war stands out with greater splendor than the record-breaking race of the battleship Oregon round Cape Horn, and her prominent part in the capture of Cervera's fleet at Santiago, July 3, 1898. Also the splendid record of Admiral Dewey's flagship Olympia, which took such an active part in the famous battle of Manila—the greatest feat of naval warfare ever accomplished and which stands unrivaled by any achievement in the world's history. While of general interest to the nation and the world, these incidents are of particular interest to this community, where the above battleships were built, and though all honor and credit is due to the officers and men who so nobly handled this gallant craft, our people should not forget the men who built this vessel and thereby furnished this nation with one of its strongest weapons for the defense of her national dignity and the principles which have placed her at the head of humane and Christian nations. The Union Iron Works is a concern which has made San Francisco famous throughout the world, and one in which every loyal San Franciscan takes an instinctive pride. It has risen and advanced with our city and has helped to make it great; it has demonstrated that the West can hold its own in shipbuilding with any part of the world, and that there is no section more naturally adapted to the growth of great en-

terprises than the "Bay City." The Union Iron Works had its inception in the foundry of Peter Donahue full half a century ago, and in 1883 became incorporated under its present name. Its works, at Potrero, San Francisco, cover over thirty acres of ground, four-fifths of which is devoted to shipbuilding. Large brick buildings cover two hundred and fifty thousand square feet., and have a ground-floor area aggregating fully six acres. The seven principal structures are roofed with cor-

twenty-two million dollars, of which thirteen million dollars has been disbursed for skilled labor among our people. Over eight million dollars has been expended for materials, and the plant is one of the best equipped in this country.

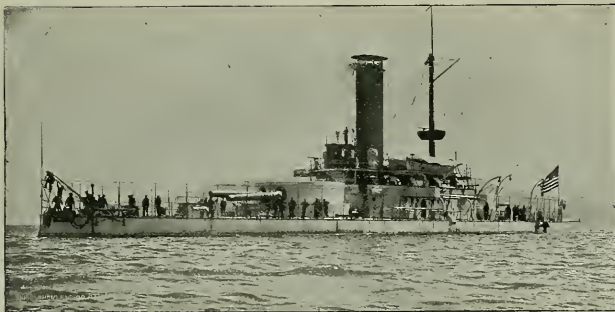
These are enormous figures, but they are true ones and worthy of an undertaking which could accept contracts such as the construction of the Oregon, Olympia, Monterey, and Farragut, which have made them famous throughout the entire civilized earth. Among the other vessels built for this government all of which have proven their superiority are the cruisers Charleston and San Francisco, gunboats Marietta and Wheeling, and the battleship Wisconsin. The battleship Ohio, now under construction, is to be the ne plus ultra of modern ingenuity as applied to naval construction, and the Japanese cruiser Chitose, now in hands of Japan, will probably be the beginning of many large con-



rugated iron and have walls of brick, all being provided with electric and hydraulic power for riveting, stamping, shearing, and hoisting, one hydraulic drydock, four hundred and thirty-five feet long and sixty-six feet wide, having a lifting capacity of four thousand five hundred tons, while another lifts one hundred tons from wharf to ship. The company employs three thousand five hundred men, and full fifteen thousand draw their support from it. Since incorporation their contracts have aggregated

contracts from foreign governments to whom the performances of the Olympia at Manila and the Oregon at Santiago have proved a revelation and an object lesson too plain to be overlooked.

In connection with the delivery of the Japanese cruiser "Chitose" as having the effect of increased foreign orders to the Union Iron Works, it is pertinent to state that the Japanese Government was not only highly pleased with the excellence of construction, speed, and with every detail of the work of same, but has ex-



"MONTEREY."

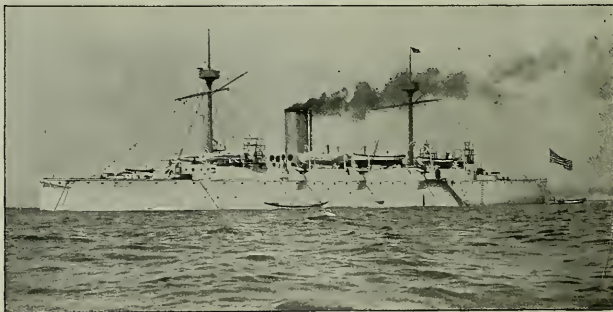
pressed its satisfaction in unqualified and most enthusiastic terms by highly complimentary letters to the Union Iron Works, and signified their intention of placing new orders with the company in the near future.

The Union Iron Works has its business offices at 222 Market street, where a large force of clerks and accountants are employed and estimates furnished for all classes of mining, milling, smelting, and electrical machinery. The company holds among its first large contracts the construction of machinery for the famous Comstock mine, and has built many vessels of all descriptions for marine transportation and freight lines all over the world.

Among the passenger and freight steamers built are the Pacific Coast Steamship Co's "Pomona" and "Senator"; the Pacific Mail

Steamship "Peru"; the Alaska Commercial Co's steamship "St. Paul"; the tugs (old) "Peerless," now "Iroquois," "Active," "Collis," (new) "Peerless," "Wallula," "Helena," and numerous others.

Their operations, aside from the prestige they have given San Francisco, have been of incalculable value in increasing our population by affording employment to thousands of persons, by stimulating industry and general trade, and by taking the lead with liberality and public spirit in all enterprises for local advancement. The officers of the company are H. T. Scott, President; Irving M. Scott, Vice-president; J. O. B. Gunn, Secretary; Geo. Dickie, Manager; Robert Forsyth, Engineering Chief; Willis G. Dodd, Mining Engineer.



"CHARLESTON."



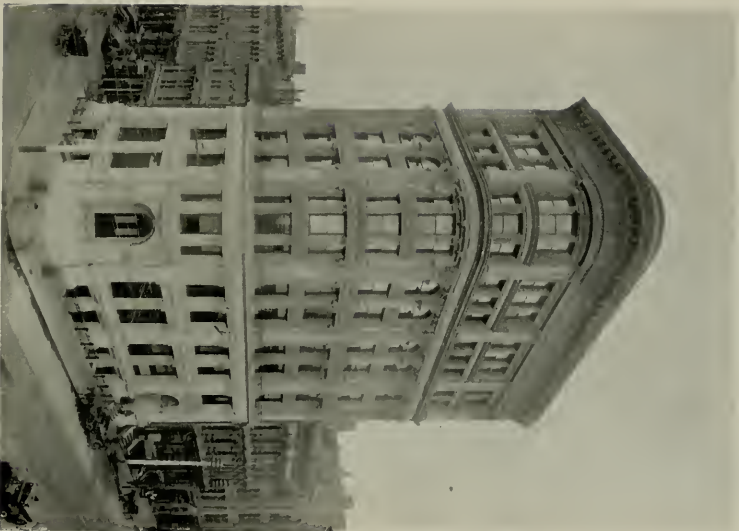
"OREGON"—BUILT BY THE UNION IRON WORKS, SAN FRANCISCO, CAL.

CONTINENTAL BUILDING & LOAN ASSOCIATION.

There are in operation in this city a number of most excellent and well-managed savings, loan, and building associations, in whose custody money is as safe as in the vaults of a national bank, and whose plan of business enables them to return a rate of interest far in excess of that allowed by the ordinary savings bank, for the reason that each member thereof is an active, voting member of the association, and a joint partner in and owner of its business, sharing equally with every other member in the accruing profit thereof in a pro rata ratio to the amount of stock held by him. One of the best managed and most successful building and loan associations is the Continental Building and Loan Association of California, whose home offices are located in the building of the Mutual Life Insurance Company of New York, which graces and adorns the corner of Sansome and California streets, and a handsome full page engraving of which appears in this book. This association began business July 17, 1889, and its objects are to give to investors the greatest possible return; to give to the wage-earner an opportunity of accumulating and increasing his savings; to give to the borrower a convenient and easy means of securing a loan, and at the same time reduce the cost in interest to a minimum, and the means of paying off his loan in easy installments; thus bringing it within the reach of a member to purchase his house by an outlay at regular periods, by little, if any, in excess of what would otherwise be paid in rent; also to give to larger investors a perfectly safe and remunerative security for their investments. This constitutes the chart and compass of the corporation, and furnishes splendid groundwork upon which to erect a superstructure of enormous usefulness and

benevolence to all the thousands who must inevitably be drawn into membership in this excellent association. Its dues are specific and fixed, and all loans made are required to be secured by first mortgage upon acceptable real estate, and money is loaned to members only. All details concerning the operations of the association are clearly embodied in a very excellent little pamphlet called "Dollars and Sense," which it has issued for gratuitous distribution, a copy of which should be in the hands of every salaried man or woman. In addition to the ordinary plan pursued by good building and loan associations, the Continental have a special feature called "Class F," subject to the following rules: "Any person can become a member by subscribing for 'Class F' shares, and making the first payment of one dollar per share, which constitutes such person a life member of 'Class F,' and gives the privilege of withdrawing and re-entering for the original number of shares subscribed. If 'Class F' shares are fifty cents per month, payable on the first or fifteenth of each month, the entire fifty cents goes direct to the loan fund, and can be withdrawn at any time. If withdrawn after making twelve consecutive monthly payments, the shareholder will be entitled to receive the full amount paid into the loan fund, together with six per cent interest; after twenty-four consecutive monthly payments the amount paid into the loan fund, together with seven per cent interest, annually compounded. Each certificate of 'Class F' issued shall have stamped thereon the cash surrender value at the end of any one year. The profits to be apportioned to 'Class F' shares will be apportioned semi-annually, and, of course, will depend upon the earning capacity of the company, which has been so far the largest of any association in California, never below twelve per cent, and as high as twenty-two per cent. The Continental also have an investment known as full paid stock, costing one hundred dollars per share, which bears interest at the rate of seven per cent per annum, payable semi-annually in cash. Every one of the certificates of stock of the Continental is protected by a first mortgage security in the hands of the trustee, The

California Title Insurance & Trust Company, The Continental Building and Loan Association embodies all the strongest features of safety, combined with the highest rates of interest, which may be summed up as follows: First mortgage security only. Loans on a fifty per cent basis. Security constantly improving by the compulsory monthly payments. Loans made in small amounts, therefore risks well scattered. Majority of loans made for the purpose of building homes, consequently not borrowed for speculation; moral risks always considered. Runs impossible. Every installment stockholder withdrawing leaves for the balance of the members one-fourth of his accumulated profit. Money earns thirteen per cent profit compounded monthly; with this is earnings from fines, reduction fees, transfer fees, and one-fourth profit sacrificed by withdrawing members. The working capital of the Continental is \$7,350,000; their monthly income is over \$75,000. Its business is conducted under the supervision of the California Board of Building and Loan Commissioners. The association maintains local branches at Los Angeles and Sacramento, and the official management of its business affairs is vested in the following officers and directors: Dr. Ed. E. Hill, president; Capt. Oliver Eldridge, vice-president; vice-president California Title Insurance and Trust Company; first vice-president Pacific Telephone & Telegraph Company; director Wells, Fargo & Co.'s bank; Chas. Page, president California Title Insurance & Trust Company; R. T. Harding, counsel and director California Title Insurance & Trust Company; Wm. Corbin, secretary and general manager. Personally speaking, Dr. Hill is a Native Son, and is the coroner of the city of San Francisco. Capt. Oliver Eldridge is a native of Boston, Massachusetts, and is a gentleman prominent in the business and financial circles of this city, and among our ablest and most accomplished financiers. Mr. Corbin, the secretary, upon whom devolves the direct personal prosecution and supervision of the association, is a native of Kentucky, of high standing in the community, and his management is broad and liberal, and yet conservative and successful, and most forcibly demonstrated and attested by the progress made by the association.



HOME OF THE CONTINENTAL BUILDING AND LOAN ASSOCIATION

MUTUAL LIFE INSURANCE CO. OF N. Y. BUILDING,
SANSOIE AND CALIFORNIA STREETS

THE PACIFIC MUTUAL.

It would scarcely be possible to imagine a greater revolution than that which has been taken in the attitude of the people towards the subject of life insurance within the past half-century. The question of the duty and wisdom of carrying life insurance has long since been relegated to the same obscurity which veils the belief in witchcraft and kindred superstitions, and the whole proposition is now narrowed down to the question of the relative merit and reliability of the various plans of insurance, and the various companies which are candidates for business. And it seems that even this last question is being practically eliminated from the equation by the enormous growth and tremendous expansion of the business.

Among the successful and established corporations of the kind stands our well known home institution, the Pacific Mutual Life Insurance Company of California, whose business now extends into thirty-five of the states of our Union, and which during its more than thirty-one years of active business has become so extensively and favorably known for its fair dealing and prompt payment of claims.

The business, income and assets of this company are rapidly increasing and upon the Pacific Coast, particularly, there is scarcely a hamlet in which its benefactions are unknown. As a sound and progressive company none is more deserving of confidence and none presents more favorable forms and terms of insurance,

hence its popularity amongst its policy-holders is deservedly great. It issues life and endowment policies, grants annuities, and besides transacts a large business in accident and health insurance. Its funds are all invested upon this Coast, and because of this it is becoming an important factor in the development of our natural and industrial resources.

This company was first organized in 1868, with headquarters at Sacramento, and in 1881 the home office was moved to this city. It now occupies the three lower floors of its own handsome eight-story brick and stone structure, situated at the corner of Sacramento and Montgomery streets. The statement of the company for the year ending December 31, 1898, is as follows:

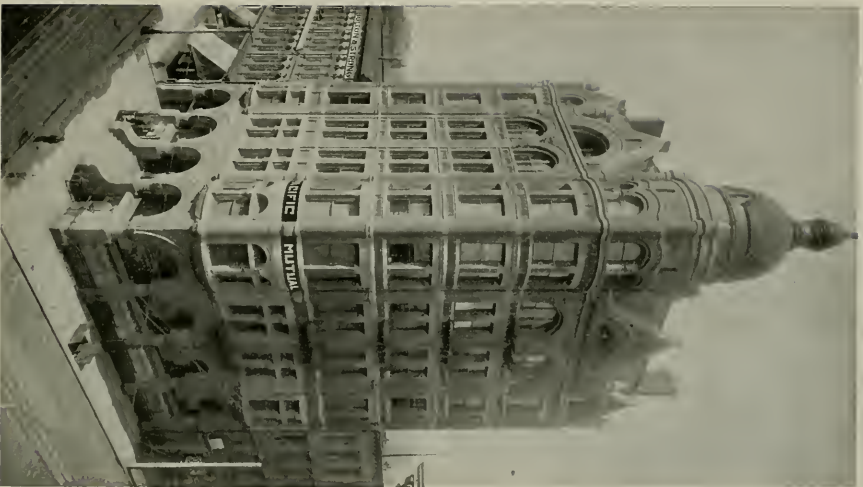
Assets.	
Loans on Real Estate—first mortgage	\$ 684,697.80
Loans to Policyholders—secured by policies	161,254.37
Loans on Collaterals—stocks and bonds	147,800.00
Bonds and Stocks owned—market value, December 31, 1898	901,849.63
Real Estate owned—cost to Company	788,661.37
Company's Home Office Building, San Francisco	333,113.34
Interest and rents—due and accrued	46,348.48
Net amount of uncollected and deferred premiums, all departments	167,504.03
Reinsurance due from other Companies	15,000.00
Cash in Banks and Office, Dec. 31, 1898	145,038.07
Bills Receivable, secured Agents' balances, furniture and fixtures, and all other assets	37,593.50
Total	\$3,428,790.62

Liabilities.

Reserve on Policies (computed according to legal standard).....	\$3,094,039.00
Losses Reported, awaiting proof..	11,363.00
Losses in Process of Adjustment ..	13,500.00
Total	\$3,118,902.00

Surplus to Policyholders, December 31, 1898	\$ 309,888.62
Progress:	
Assets, December 31, 1888	1,968,695.05
Assets, December 31, 1898	3,428,790.62
Gains during 1898 over 1897:	
In assets	\$ 169,271.81
In income	146,520.12
In interest and rents	22,237.78
In surplus	20,934.81
Increase during 1898 over 1897:	
In payment to policyholders	\$ 35,140.05
In premiums	177,702.34

The officers to the company are George A. Moore, president; George W. Beaver, vice-president; M. R. Higgins, second vice-president and general superintendent; J. N. Patton, secretary; Wm. O. Gould, actuary; W. R. Cluness, M. D., medical director, and George W. Beaver, James Carolan, L. P. Drexler, M. R. Higgins, W. R. Cluness, W. H. Crocker, D. W. Earl, Charles N. Fox, James Irvine, Samuel Levenson, Hugh M. La Rue, George A. Moore, George W. Scott, Henry T. Scott and Wm. R. Sherwood, directors. These gentlemen are all thoroughly representative citizens, of recognized prominence in financial and business circles—men whose names are synonymous with integrity, and whose interests are allied with the growth of our city and state. The company's general agents for Northern California are Kelgariff & Beaver, for the life department, and F. W. Voigt, for the accident department.



PACIFIC MUTUAL LIFE INSURANCE CO'S BUILDING

COR. MONTGOMERY AND SACRAMENTO STREETS.

FONTANA & CO.

It has been asserted by political economists of every school that production is the only actual and reliable source of wealth. Every nation that has attained eminence of a permanent character has done so by and with the aid of its manufactures, and every country which has gained temporary precedence by any other means has found its glories transitory and its supremacy short-lived. The growth and advancement of the city of San Francisco during the past twenty-five years has been little less than marvelous in every branch of commerce and industry. She has gone forward with rapid strides and built up great enterprises and lines of trade that have made her famous the world over as a progressive, up-to-date city such as can be found only on the American continent. She is replete with humming manufacturing establishments and active, thriving mercantile houses, the number and magnitude of which is constantly on the increase, thus indicating not only a wholesome and healthy growth, but also a rapid expansion in all directions and in all channels and departments of trade, commerce and manufactures. The exceedingly advantageous geographical location of the city with reference to reaching the trade of the entire West, coupled with the exceptionally excellent and numerous lines of water and rail transportation

which focus in and radiate from this city, have all conspired to render this a most favorable and eligible point for the establishment and maintenance of a great number of important and extensive business enterprises, representing all legitimate branches of manufacture and trade. It would be manifestly impossible within the limits of the allotted space to make individual reference or allusion to all those establishments whose inherent merits would ordinarily entitle them to such mention, but there are certain concerns whose magnitude or whose personnel naturally and necessarily attract and command attention, and there are in every community men of wide public spirit who have through their own ability and effort built up establishments that have a national reputation, employ immense capital and skilled labor, and give employment to many worthy people, and who have been foremost in advancement. Just such a concern is that of Fontana & Co., packers of canned fruits and vegetables, with offices and salesrooms at Nos. 134 and 136 Market street. The nucleus of this business was founded in wisdom over thirteen years ago by Mr. M. J. Fontana, one of the present members of the company, and has grown and expanded until now it ranks as one of the greatest of its kind in the country, their output being nearly half a million cases a year, and the business aggregates the amount of over \$1,000,000 year-

ly. The enormous business of the house has been built up upon the merits of the goods dealt in—the best possible foundation for any business, and their product is the best.

They own and operate four canneries, one located at Hanford, one at Healdsburg, one at San Francisco, and the fourth at Courtland, Sacramento county, and give employment to 2000 persons in its season. It will thus be seen that this splendid industry bears a most important relation to the industrial activity of the city and state, and contributes magnificently to our general business thrift and well-being, thus giving activity to many lines of human endeavor, including the fruitgrower, boxmaker, can manufacturer, label-makers, and last, but not least, to the worthy laborer. They handle canned fruit and vegetables, which are sold through wholesale dealers to all parts of the United States and foreign countries, and the brand "Fontana & Co." upon a package of goods is everywhere regarded as the best guaranty of purity and reliability. The individual members of this company are S. L. Goldstein, W. Fries, M. J. Fontana. San Francisco may well be proud of such substantial business enterprises, and that these gentlemen have contributed so largely to the growth and enterprise of our city conclusively shows that they feel San Francisco is indeed a city of which her proudest citizens can truly boast.



FACTORY OF FONTANA & COMPANY

COR. TAYLOR AND FRANCISCO STREETS.

SAN FRANCISCO & SAN JOAQUIN COAL CO.

The great amount of manufacturing done in this city naturally creates a large demand for fuel of all kinds, the consumption of coal being especially great. There are many vast enterprises engaged in the coal trade here, but none who operate on a more magnificent scale than that mammoth corporation, the San Francisco & San Joaquin Coal Co., also known as the Tesla Coal Co., whose local offices are located at 328 Montgomery street, in the Safe Deposit building. This great enterprise was incorporated under California's laws in 1895 with a handsome and adequate capital stock, and is directed and controlled by men whose standing in the business world and fame as promoters of great undertakings is of the highest. The company has its mines in Tesla, Alameda county, California, and employs over seven hundred men. It is the sole producer of the famous "Tesla" coal, and handles many other well-known brands of anthracite and bituminous coal, coke, etc., and maintains great yards at Sacramento, Stockton, San Jose, Oakland, Berkeley, and this city, shipping mostly in carload lots to all parts of this and contiguous states. The company is officered by a coterie of able business men, whose enterprise in the commercial field is only equaled by their public spirit as citizens. W. J. Bartnett, president, is a member of the well-known law firm of Gunnison, Booth & Bartnett. He is a pioneer citizen and a prominent member of the University Club. Daniel Meyer, first vice-president, also the head of the Daniel Meyer Banking Co., is famous as a financier and a familiar figure in our social and general life. James Treadwell, treasurer, a capitalist of note, hails from New Brunswick. Mr. Treadwell resides in Oakland, where he has a beautiful home, and holds membership in the Masonic fraternity. E. M. Bradford, secretary, is a native of Maine; he is twenty-nine years of age and came to California when a boy. Mr. R. D. Fry, the second vice-president, is also vice-president of the California Safe Deposit and Trust Company, thirty-one years of age, and a prominent Mason and member of the Union Club.

FLORISTON PULP AND PAPER CO.

There is probably no manufactured article which is so extensively used in our stores, factories, and homes as paper in its varied forms, which include almost everything from lead pencils to carwheels. Its greatest sphere of usefulness, however, is found in the shape of writing, book, and wrapping paper, and bags, and in this connection we wish to make note of our great paper house, the Floriston Pulp & Paper Co., which has now in course of construction one of the largest plants in the West. The company established and incorporated under California laws April 6, 1899, with a capital stock of four hundred thousand dollars, its members also owning and operating the Crown Paper Co., at 707 Front street, a well-known concern of many years' standing, whose mills are at Oregon City, Oregon. Their city quarters occupy two floors of a large building at above address, the lower floor being used for offices and warerooms, while the upper story is utilized for the manufacture of paper bags, and employs a considerable force of men and girls. The gigantic plant now being erected at Floriston, on the Truckee river, will, when completed, be one of the largest of its kind, and will employ about a quarter of a thousand men. The new mill is equipped with the latest up-to-date machinery and the wood pulp will be made from wood drawn from their own extensive timber land in the Sierra Nevada mountains. Five thousand horse-power has already been developed from the Truckee river and probably double that amount will be required to run the monster power plant which is being installed. Every variety of book, writing and fine wrapping paper, and wood pulp will be manufactured, and facilities provided for an output sufficient to supply the entire West. The gentlemen who stand at the head of this corporation have the ability, means, and standing to assure its success. They are S. D. Rosenbaum, president; S. Schwabacher, vice-president, and L. Schwabacher, secretary and general manager.

DENNETT'S.

The successful management of a restaurant is an accomplishment not to be acquired in a day. There may be men who think they are born to such business, but those whose management best pleases the public are usually those who have grown up in the business. Among the many restaurants of which San Francisco can boast there is one which has stood the crucial test and whose patronage constantly increases as the days go by. We refer to Dennett's Coffee and Quick Lunch House. This concern was established by A. W. Dennett nine years ago, and incorporated last September under a California state charter with a capital of one hundred thousand dollars. The company has leased the entire three-story building located at 749 Market street, and its offices and dining parlors occupy the first and second floors, having a seating capacity of over two hundred and requiring the services of over fifty employees. This establishment is open day and night, except the twenty-four hours on Sunday, and the company prides itself upon the thorough cleanliness of everything connected with the business. This company has "surpassing coffee" houses in all the chief cities of the Atlantic seaboard, and they have earned a great reputation for the excellence of their meals, quick lunches, and coffee. The members of the company are A. W. Dennett, president; Geo. S. Montgomery, vice-president; P. Cochran, treasurer and manager, and Miss Nellie Cochran, secretary. Mr. A. W. Dennett resides in New York City. Mr. Geo. S. Montgomery is a native of the north of Ireland, was born in 1851, and has been in California for thirty-two years. He is vice-president of Lytton Springs Sautarium and trustee of the Florence Crittenden Home. Mr. P. Cochran is a native of Iowa, was born in 1865, and has been with the company in California for the past three years. Miss Nellie Cochran is a native of Nebraska, and has been in California with the company for two years. The members of the company are influential, public-spirited citizens, who enjoy the esteem and confidence of all, and the splendid enterprise they have built up and conducted is a distinguished credit to the enterprising city.



PHELAN BUILDING
CORNER MARKET AND O'FARRELL STREETS

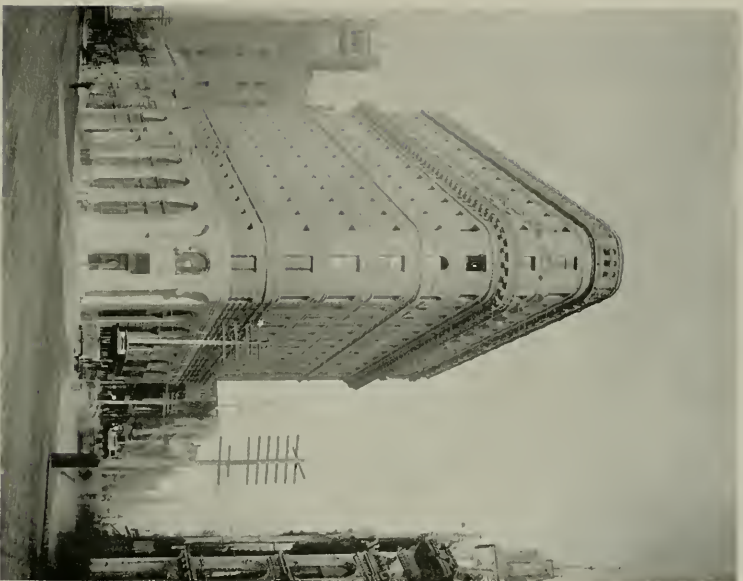
SAN FRANCISCO CONSERVATORY OF MUSIC.

There was a time within the memory of the present generation, when San Franciscans, in order to give their children a classical or musical education, were compelled to send them to some eastern institution. To-day, however, San Francisco boasts of many institutions, which vie in excellence and facility with any in the world. And no one who longs for scholarly attainments need pass the boundary of our municipal limits. Perhaps the most noted school of music in the West is the San Francisco Conservatory of Music, at 130 Powell street, which was established in 1879 by Prof. E. S. Bonelli, an eminent musical instructor. The conservatory occupies a commodious two-story frame building, containing twelve large class and faculty rooms, and has for its staff twelve of the best-known teachers in the city. Every effort is made to give the pupils a correct and thorough musical education, especial attention being devoted to harmony and ear training, and fitting them for performances in musical clubs and orchestras. The conservatory has received the unanimous endorsement of many famous musicians and prominent artists, viz.: D'Albert, Louis Maas, Calixa Lavallee, Madame Carreno and Madame Camilla Crso. The school has two hundred pupils, among whom are the sons and daughters of many well known families, and among the graduates not a few have attained great renown. Professor Bonelli was born in the West Indies, and has resided here since 1878. He has studied under the celebrated masters of Europe, and has made music his life-study. A prominent member of the Odd Fellows, Knights of Honor and Elks, he has a foremost place in our social and general life, contributing liberally to local interests, and commanding the high esteem of our people.



PACIFIC STATES SAVINGS, LOAN AND BUILDING ASSOCIATION.

The general prosperity which prevails throughout the length and breadth of the land in spite of the heavy expenses of maintaining a war with a foreign nation shows that America has resources which few nations can boast. The main portion of the funds for this purpose comes from the working man, through increased taxation, and the fact that the drain has hardly been felt shows that our wage-earners possess both thrift and foresight. No class of business organization has done more to accomplish this result than our many excellent loan associations, of which the Pacific States Savings, Loan and Building Co. is the foremost and first. This great home institution incorporated under our state laws with an authorized capitalization of \$25,000,000 in 1889, and offers our public a very safe and remunerative form of investment. They pay a handsome dividend on shares and supply prospective builders with the necessary funds at very moderate terms of interest. The concern has the men behind to make it go and the attributes necessary to win the public favor, and branches out steadily, increasing its shares, doubling its earnings and spreading its renown. The officers are John H. Wise, president, a native of Virginia, ex-collector of the port and a member of the firm of Christie & Wise; Christian Reiss, cashier, of German birth, came to California in 1849 and is very prominent in political circles, serving as city and county clerk from 1883 to 1889, later on the board of supervisors, and now acts as treasurer in our county and municipal government; W. H. Busch, general manager, hails from Canada and has been with the firm for the past decade, prior to which he was engaged in the banking business in South Dakota, also representing the Standard Oil Co. there. Wm. Pardy, Secretary, is also prominent in our social and business life, and all are public-spirited and wide-awake business men and financiers of the highest order. The office is located at 410 Pine street.



CROCKER BUILDING,
CORNER MARKET AND POST STREETS

CHAUCHE & BON.

A pleasing feature in San Francisco business life is the large number of old-established business houses that have been in successful operation for from twenty to thirty years, a characteristic which strongly indicates the solidity and substantiality of the general average of business firms. Among these may be mentioned the Mont Rouge Vineyard, whose office and depot are at No. 17 First street, where they occupy the ground floor and basement of a commodious four-story brick building. This concern was established in 1852 by the late A. G. Chauché, and, in 1891, Mr. Bon was admitted. They deal in all kinds of California wines of their own production, and own ranches and winery in Livermore Valley. The Mont Rouge Vineyard was awarded a gold medal at the Paris exposition in 1889, and also received the highest award at the world's fair in Chicago in 1893. Their trade extends to all parts of the entire world, large quantities being shipped to China, Japan and the Pacific islands. In the forty-seven years of its active operations this company has pursued a policy of rare liberality towards its numerous customers, has been scrupulously honorable and straightforward in its representation of quality and values, and has thus commanded and acquired the general confidence and esteem of the trade. Such a house, conducted, as it is, with consummate ability and judicious sagacity, is not only a source of profit to its owners, but is also a prolific source of honor and credit to the general business character and repute of the community of which it is a part. This company is, therefore, a distinctive benefit to this entire city, and its business fraternity. Mr. C. A. Bon is a native of San Francisco, and is prominently identified with the Elks and past president of the Native Sons of the Golden West. He is exceptionally broad, liberal and progressive in his business views and policies, public spirited and philanthropic in his relations to the city of his nativity.

TOWNLEY BROS.' PLANING MILL.

That the city of San Francisco is coming rapidly to the fore-front among the great leading commercial and manufacturing cities of the United States is easily apparent and strikingly obvious to all who give the matter intelligent thought and enlightened consideration, or who look around them upon every hand at the fast accumulating evidences of exceptional and vigorous growth. To one who takes a genuine pride in the chief city of our state, the steady development and continuous unfolding of the resources and possibilities of San Francisco in an industrial and commercial sense affords a public source of perennial gratification. It shall be the chief aim of the present review to set forth as faithfully and as accurately as may be something of the remarkably recent growth of this city, and to portray by actual example and illustration by existing business houses of a representative character and standing, the influences which have mainly conspired to bring about this great forward movement all along the line. In this connection we would mention Townley Bros.' Planing Mills. This establishment was founded eight years ago, and its offices, mills, and yard occupy the entire block on the corner of Eighth and Folsom streets, covering an area of 10,000 square feet, and requiring the services of twenty-five employees. The mills are furnished with the latest and most approved machinery, and the motive power used is steam. The trade of the firm covers the entire Pacific coast, and extends to Hawaii, Mexico, and Central America. The concern does general mill work, planing, sawing, shaping and turning, and manufactures sashes, doors, mouldings, etc. Estimates are furnished from plans and specifications and general jobbing attended to. Messrs. Wm. D. and D. C. Townley were born in Illinois, and S. J. Townley is a native of Kansas. All three brothers have been residents of this state for the past thirteen years. They are alert, wide-awake business men, enterprising and progressive, and stand high in the esteem and confidence of their business associates and the general community.

HOTEL SAVOY.

There is no class of institutions throughout the whole category of business concerns which exercise so wide an influence upon the general character of a city as its hotels. These establishments have an individuality which become impressed and engrafted upon the character of the community, and a city is just what its hotels make it, for it is here that the visitor receives his first and his last distinct impressions and accordingly as he is favorably or unfavorably inclined towards the hostelry, in just that measure and degree is he pleased or displeased with the community in which it is located. The city of San Francisco is subject to hearty congratulations upon the excellent character of its hotels, and more especially so with regard to those which rank as first-class houses. One of the newest, as it is one of the finest, is the Hotel Savoy, on the northeast corner of Powell and Post streets, directly opposite Union Square Park. This hotel is under the personal management of A. Hesthal, who has been engaged in the hotel business many years and formerly managed the Imperial and the Occidental, on Sutter street. This hotel was built four years ago and is an entirely new, four-story, fireproof brick building containing one hundred and thirty rooms, newly furnished throughout. Each room is supplied with hot and cold water and the bath rooms have both salt and fresh water, free of charge. It is furnished with electric lights, heated by steam, provided with call bells and an elevator run by electricity. A large billiard and cardroom, readingroom and ladies' parlor, in addition to Savoy Hall, by some called Beethoven Hall, are located on the second floor, while a large diningroom, seating two hundred people, is situated on the upper floor. The hotel is run on both the American and European plans. A. Hesthal is thoroughly familiar with all branches of hotel business, and conducts the Savoy on the very highest lines. The house is second to none in the city in point of service and at the same time prices are within reach of all.



MONTGOMERY STREET FROM MARKET STREET LOOKING NORTH.

CHAS. BLISS.

Strangers have often remarked that there are few cities where one sees more stylishly dressed men than here. And this statement is true, for San Francisco has some of the best arbiters of fashion in the United States. Among the prominent of these is Mr. Charles Bliss. Mr. Charles Bliss has been conducting the business of an importing tailor in this city for ten years. His first location was at Bush street, where he remained years. He then fitted up No. 115 Sutter street, where he continued until the elegant Claus Spreckels building was ready for occupancy. Mr. Bliss was among the first to obtain quarters in this capacious and splendidly lighted structure. He secured a suite of four rooms facing Market street, on the fourth floor, which he has appropriately fitted up and lavishly stocked. The success of Mr. Bliss has been marked. His close attention to business and the artistic excellence of his work has won for him recognition by the critics, and secured for him the patronage of many of the best-dressed men in the state. The establishment of Mr. Bliss in the Claus Spreckels building evidences his thrift and enterprise. His parlors give space and light for display of his importations, and secure to gentlemen examining the same the privacy naturally sought. Mr. Bliss keeps abreast of the age of progress and in touch with the best thoughts, as it pertains to his business, so that gentlemen secure at his hands not only garments which perfectly fit, but in style harmonizing with the approved standards of the fashionable world. Mr. Bliss was born in Bohemia forty-one years ago. He is a member of the Masons, Knight Templars, Mystic Shrine, and the San Francisco Club.

PROF. HAUSSLER.

The art of photography is practically young. Less than half a century ago it was unknown. A large portion of the present population of the world can look backward beyond its birth, and to the old daguerreotype period, that style of picture as much a treasure in its period as it now is a curiosity. The developments and ac-



complishments in photography have been most marvelous, constituting really one of the greatest wonders wrought out by a single generation. There are doubtless numerous photographers who attain to a very high degree of excellence in their line. Usually there is not more than one such in even a great city. San Francisco, fortunately, has one, who stands at the head of the list of the world's greatest

photographers. There may be others who approach him closely in the excellence of their work, but none venture to boast of excelling him. Every San Franciscan may justly feel a high degree of pride in the fact that this beautiful city is the home of so renowned an artist in photography, and, if one may judge by the large and constantly changing array of elaborate photographs of leading citizens and residents exhibited at the parlors of Prof. Haussler, 731 Market street, most leading San Franciscans indicate such a pride by their extended patronage. The highest points of excellence reached in the photographic art are always to be seen at these parlors, which are open day and evenings, and samples are not borrowed for display purposes—they are the production of his own skill. Whatever may be second in the line of progress in photography, at least in this part of the world, it is safe to count on Prof. Haussler being first. The people's knowledge of that fact doubtless accounts for the extensive patronage he receives. Prof. Haussler was born in Germany and has been in California eleven years. He formerly conducted studios in Oakland, San Jose, and Mexico.

SAM. N. LEVY.

Among the many lines of business, one of the most important is that of merchant tailoring, and no firm here in that line has met with more signal success than that of Sam. N. Levy. This firm was established eleven years ago by F. and S. N. Levy, but has been conducted since 1885 by the present proprietor. The premises occupy the lower floor at 113 Sutter street, and cover an area of 30x100 square feet. A force of fifteen experienced hands are employed, while the cutting and fitting are done under the personal supervision of the best talent money can buy. As a matter of fact, no garment is permitted to leave the establishment that is not in its every detail up to the highest standard of excellence. Mr. Levy is a native of this city and a member of the Native Sons and of the Manufacturers' and Producers' Association.

GEO. P. IDE & CO.

A noticeable feature in the life of the business man here is the fact that not only do our local merchants flourish, but all reputable outside concerns with branch houses here meet with pronounced success. This is due to two facts, the first being our superior advantages and the other that our people are devoid of anything savoring of narrowness or provincialism, and they extend a most cordial welcome to all firms who come in among us for the purpose of adding to the sum total of our commercial strength. One of the greatest and most famous outside concerns doing business in and from San Francisco is the house of George P. Ide & Co., whose branch office here is managed by Byron G. Mantle. This branch was started in 1894 by Mr. Mantle, and owing to his industry and enterprise rapidly reached its present prominent place in the trade. The offices and salesrooms occupy the entire second floor of the four-story brick building at No. 526 Market street, covering an area of six thousand square feet. The trade, which is of an exclusively wholesale character, covers the entire Pacific Coast and extends to Hawaii. The goods handled by the concern are white and fancy shirts, collars and cuffs, and ladies' waists of every pattern and design and of the finest and choicest qualities. It represents the celebrated brands, the "Gold" and the "Silver," manufactured by Geo. P. Ide & Co., who operate factories at Troy and Newburg, N. Y., which has also houses in New York, Chicago, Boston, and Philadelphia, and all goods are shipped to the Coast in carload lots. Mr. Byron G. Mantle was born in the East, but has for many years been a resident of California. He is an alert, wide-awake business man, energetic, industrious and persevering, and full of public spirit and progressiveness.

WILLIAM LEWIS & CO.

If there is one habit which has grown more largely than others of recent years, it is the tobacco habit, and with it has grown the tobacco business, until, to-day it ranks as one of our foremost and greatest commercial pursuits. What causes have been instrumental in creating an increased demand for the "fragrant weed" it is not within our jurisdiction to dis-

cern, but as editors of a commercial review we are naturally interested in its potent effect on our mercantile transactions. Let us take as a representative example the well-known cigar house of William Lewis & Co., at 24 to 32 California street, and we will obtain some idea of its value and extent as a trade factor. The firm was established in 1876, and occupies, as its manufactory, store and salesrooms, the two upper floors of a handsome brick structure at given address. Here are busily employed some one hundred and fifty men and women, in the various stages of cigar-making, many highly skilled in their art. A daily output of from twenty-five thousand to thirty thousand cigars per day is kept up, sometimes reaching as high as forty-seven thousand, while from seven hundred and fifty thousand to one million are kept continually in stock. All the higher grades of imported and domestic leaf are made and shipped to every portion of California, Oregon, Washington, Nevada and Idaho. They are direct importers of Havana and Sumatra tobacco, and all domestics are purchased direct from the producers, a leader being made of the "Porto de Oro," "Libertad de Cuba," "Commodore Dale, Commander in Chief," "Rough Diamond," and "La Gitana" brands. Mr. Lewis was born in New York in 1847, and came here early in life. He is very well known in our commercial life, and is a prominent member of many fraternal and beneficial orders, and a liberal contributor to local charities.

MANSFIELD LOVELL.

From a city of the third class San Francisco has risen to a commercial metropolis of international importance. Every transcontinental train bears vast quantities of exports and imports to and from her gates, and on the Atlantic and Pacific are hundreds of vessels whose cargoes represent a portion of our trading operations with foreign lands. A firm which has of late distinguished itself by its shipping trade is Mansfield Lovell, shipping and commission merchant, at No. 22 California street. Established in 1883 and occupying business offices in a four-story iron and stone building at above address, the house deals extensively in canned goods, fruits and provisions, and California products, which are shipped to large eastern

concerns and exported to the Orient, while considerable quantities of teas, sugars, etc., are imported from China, Japan and the Islands of the Pacific, where the firm has extensive connections. Consignments are handled with promptness and satisfaction, advances being made and the balance remitted in the shortest possible period consistent with advantageous disposition of goods. Mr. Lovell is known for his equity and liberality in all dealings, and is widely known as a reliable and trustworthy merchant. He is a native of New York city, and came to California sixteen years ago, establishing soon after. Mr. Lovell is a gentleman of broad ideas, and takes an active interest in the advance and growth of our city.

E. FRIEDLANDER.

The juvenile portion of our population, though their youth prevents their taking an active part in the mercantile and parliamentary affairs of our city, are not by any means to be considered nonentities therein, for indirectly the "little ones," their proper care, education, and temporal necessities, affect all trades and professions to a more or less extent, and it is particularly in their appareling that they influence our trading operations. A large house, devoted almost exclusively to furnishing the various requisites of children's headwear, is E. Friedlander, whose offices and manufacturing departments occupy the entire top floor of a fine four-story building at 14 to 16 Sutter street, covering a floor space of thirty thousand square feet. Mr. Friedlander opened this establishment in 1896 and from the outset achieved success by maintaining a high standard of quality in his products, and a policy of equity and enterprise in all his dealings. He has now employed at his factory from fifty-five to sixty expert seamstresses, and an even larger number doing work at their homes. His products include all kinds of infants' and children's headwear, such as sun bonnets, hats, caps, etc., boys' waists, and ladies' muslin underwear and aprons. His patronage includes many of the largest and best known dry goods houses all over the Coast. Mr. Friedlander was born in Germany in 1846, and came to California when sixteen years of age. He is a member of the B'nai B'rith.

J. C. JOHNSON & CO.

Capital, genius, ability and enterprise on the part of our manufacturers have contributed to our advancement and progress, and we have every reason to be proud of our success and achievements. The great leather interests have been one of the most important factors in our industrial activity, and one of the oldest houses in this line is that of J. C. Johnson & Co., established in 1851 by J. C. Johnson & Co., and incorporated under a California state charter in 1891 with a capital of five hundred thousand dollars. The offices and salesrooms occupy the three floors and basement of the brick building at Nos. 400-404 Market street, on the corner of Battery, and cover an area of one hundred thousand square feet, requiring the services of 100 employees and two traveling men. The factory is located at the city front, and also one at Portland, Oregon. The trade of this concern, which is of an exclusively wholesale character, in addition to covering the entire Pacific coast, extends to Mexico, Central and South America, Hawaii, China and Japan, and the islands of the South Sea. The firm are tanners and dealers in leather, also importers, manufacturers and dealers in every description of harness, saddlery, harness hardware, horse collars, whips, etc. The members of the company are E. H. Horton, president; F. S. Johnson, vice-president, and C. P. Le Britton, secretary and treasurer. Mr. E. H. Horton is a native of New Jersey and is forty-four years old, twenty-eight of which he has spent in this city. Mr. F. S. Johnson is forty years old and was born in this city. Mr. Le Britton was born in New Jersey, is fifty years old and has been in this city many years. He is a member of the National Guard.

GOODYEAR RUBBER CO.

San Francisco is the headquarters for many vast commercial undertakings, which lead the entire world in their respective lines. The greatest of all, a veritable "king among kings," is the Goodyear Rubber Co., established in 1853, whose principal office and factory is located in this city, with others they represent, as follows: Factories—Lambertville, Middletown, New York, Chicago, Woonsocket, Naugatuck, Mill-

ville, College Point, New Haven, Bristol, East Cambridge, Boston, Wicapee, Jersey City, and stores at Buffalo, St. Louis, Chicago, Kansas City, Milwaukee, New York, Minneapolis, St. Paul, Washington, D. C., and Portland, Oregon. They import the finest rubber from South America and India, and by the most approved processes fashion it into rubber goods of every description. The wholesale establishment at Nos. 573, 575, 577, 579, 581, 583 Market street, occupies three brick buildings with a combined aggregate floor space of one hundred fifty thousand square feet. This is divided into various departments for rubber boots and shoes, clothing, toys, fancy goods, and sundries, druggists' and mechanical rubber goods, and carries a stock which cannot be equaled for magnitude and completeness in the West, and their factory is at Nos. 86-92 Stevenson street. The goods of this concern are standard and are admitted to be without equal by the highest authorities. A specialty is made of fire hose, with which the fire departments of Los Angeles, Seattle, Fresno, Stockton, Sacramento, and every important Coast point, including this city, have been supplied, and which has proven its superior durability and reliability under the most severe tests. The officers are F. M. Shepard, president, R. H. Pease, vice-president and general manager, and C. F. Runyon, secretary.

REDINGTON & COMPANY.

One of the concerns which add in a large and important degree to the go-ahead of San Francisco as a commercial and productive center is that of Redington & Company, importers and jobbers of drugs, chemicals, etc. This is the oldest company in its line on the Pacific coast, having been established as far back as the year 1849 by the late John H. Redington. The premises occupied comprise the entire five-story brick building at 23-25-27 Second street, containing an aggregate floor space of fifty thousand square feet. They have also a branch house known as Coffin, Redington & Co., at No. 30 Cliff street, New York. The house deals in all kinds of drugs, chemicals and druggists' sundries, making a specialty of Redington's Florida Water, Newell's Syrup, Henry's Sarsaparilla, Rary's Condition Powders and Frese's

Hamburg Tea, and the retail druggists in San Francisco and the extensive territory covered by them rely upon this company for their goods. The trade extends throughout the entire West, the Hawaiian Islands, China and Japan, a corps of eight traveling salesmen representing them on the road. In the half-century of its active operation the company has pursued a policy of rare liberality toward its numerous customers, has been scrupulously honorable and straightforward in its representation of quality and values, and has thus commanded and acquired the general confidence and esteem of the trade wherever their business operations have extended. The individual members of the company are: William P. Redington, Christian W. Smith and Isaac S. Coffin. As a firm they are members of the Merchants' Association and Chamber of Commerce.

G. C. HALL & SON.

Among the prominent firms here is that of G. C. Hall & Son, dry goods commission merchants, at 12 Sutter street, establishing many years ago by Toban, Davison & Co., later becoming Davissou, Hale & Co., and assuming its present status about fifteen years ago. The firm represents the following well-known houses, whose goods are famous throughout the entire world: John Pullman & Co., handkerchiefs, embroideries, laces, and white goods, bureau scarfs and pillow shams; S. L. Munson, "Acorn" white shirts, shirt waists and aprons; Chicago, Rockford Hosiery Co., Black Cat brand leather stockings; Kothe, Davis & Tompkins, foreign hosiery and fabric gloves; Jennings Lace Works; Chester Suspender Co.; Falcoer Towel Co., Turkish towels; "Badger State" wool shawls, De Loug hooks and eyes. They carry on a large trade all over the Pacific coast, and are widely known and esteemed as honorable and reliable dealers. As manufacturers' agents, they bring the retailer in close connection with the maker, thus being able to interest close buyers. Mr. G. C. Hall, one of the original founders, is a native of Connecticut and a pioneer citizen as well as a prominent member of the Masons. His son, Milton R. Hall, was born in Sacramento and belongs to the Native Sons.

NEWMAN & LEVINSON.

The geographical position of our city is such that we will undoubtedly get the cream of the large export trade accruing to this country from her new colonies and accessions, and while other communities may enjoy our thus accelerated growth and advancement, they cannot fail to recognize the spirit of enterprise and progressiveness which have been the potent causes of bringing it about. One of the oldest firms now in business in this city is the great importing and retail fancy goods house of Newman & Levinson, which leads the van in that important field of commercial endeavor. This establishment has been in active and unusually successful operation for upward of a quarter of a century. It was originally started as a private enterprise in 1883, by Newman & Levinson, the latter deceased, just twenty-six years ago, and in the year 1883 was incorporated under the laws of California under its present name and title, and capitalized in the handsome figure of one hundred fifty thousand dollars. The firm is located in the handsome four-story brick buildings, Nos. 125, 127, 129 and 131 Kearny street, and has two entrances on Sutter street. It has a total combined floor area of ten thousand square feet. To mention in any sort of detail the multitudinous variety of merchandise embraced within the great aggregation here displayed would entail a task as onerous as it is unnecessary, but it is proper to remark, "en passant," that it is one of the most complete and comprehensive assortments of general fancy goods, notions, trimmings, laces, novelties, hosiery, gloves, underwear, neckwear, general furnishings and sundries to be found anywhere, and represents the most celebrated manufactures of Europe and the United States. The firm conducts a business of great magnitude all over this coast. The second floor of the buildings is devoted to the display of their extensive line of art goods; the third floor contains a splendid line of corsets and muslin underwear, while the fourth floor is set apart for the display of their magnificent and stylish assortment of suits. The firm employs one hundred and fifty persons, and has a branch office at No. 621 Broadway, New York, and also own a knitting mill at No. 13 Trinity Place, where

they manufacture bathing suits, sweaters, underwear, tights, abdominal supporters and sporting goods such as are used by university, athletic and boat clubs, jockies, etc. They are considered headquarters for sporting sweaters, which they knit to order in any color or design which may be desired, and the leading athletic clubs in this city have found it to their advantage to patronize this firm and thus secure original and unique colors in their outfits. W. J. Newman, president, is fifty-one years of age and a native of Austria. He has been thirty-three years in the city, is a public-spirited and progressive citizen, thoroughly identified with and proud of our city's achievements. Mr. Benjamin Newman, treasurer, forty-five years of age, is also a native of Austria, and has been a resident of San Francisco for twenty years. He also takes great interest in our civic and commercial affairs. Mr. F. Willson, the capable and popular manager of this corporation, is a native of Buffalo, N. Y., thirty years of age, and for eight years a resident of this Coast. All three are gentlemen of unusually wide range of view and give most commendable support to all projects designed for the betterment of this community.

HOFFMAN, ROTHCHILD & CO.

Vast almost beyond conception are the mercantile interests of this city, and the wholesale clothing trade forms no unimportant factor therein. At the head of the line stands the firm of Hoffman, Rothchild & Co., at Nos. 9-11 Battery street, and Nos. 101-113 Bush street, also at Nos. 560-562 Broadway, New York city. The firm was originally established thirty years ago by S. O. Alexander & Co., later it became Hoffman, Alexander & Co., and in 1895 the present firm was organized. Their premises occupy the entire brick building at above address, containing over thirty thousand square feet of floor space. Excavations are being made under the sidewalk and another story will be added to give more room. Their stock comprises a choice array of men's, boys', and children's clothing of all grades, of the latest style and most reliable makes, which is the product of their great factory in New York. The basement is the packing and shipping department,

the first floor constitutes the office, salesroom, etc., on the second floor is a well-assorted stock of boys' clothing, the third and fourth floors are devoted to a display of men's clothing, and the fifth floor comprises the cutting room, manufacturing department, and sample room. Their trade extends all over the West, including Alaska. The members of the firm are Charles Hoffman and E. S. Rothchild. The former resides in New York City and has charge of their factory and salesrooms there, while the latter is a native of Louisville, Ky., forty-three years of age, twenty-two years of that time having been passed here. Mr. Rothchild is well and favorably known in the West, and is the principal owner of the wholesale liquor house of Rothchild Bros., of Portland, Ore.

J. BAUMGARTEN & CO.

Our merchants and manufacturers have long ago torn down the barriers of local and even national trade limits and the Atlantic and Pacific oceans as well as the Gulf of Mexico bear many vessels, whose cargoes represent the international operations of our business men. A prominent and large house which has to its credit a quarter-century of honorable and progressive dealing is J. Baumgarten & Co., importers of foreign and domestic woolsens, whose handsome and commodious establishment is located under the Lick house, at No. 7 Montgomery street. This firm carries one of the largest and choicest stocks in the city of fine woolsens and fabrics from the world's best markets, as well as an excellent line of tailors' trimmings and supplies. They command a large trade throughout this vicinity and are highly esteemed by the trade and public alike for their fair dealing, enterprise and fine goods. On the official calendar are three men, who, though from widely different portions of the country, form a trio of as able business men as ever united in one cause. Mr. J. Baumgarten is a native of Buda-pesth and the original founder of the firm. Mr. Cerf. Weyl hails from Paris, and is a prominent Odd Fellow, while M. L. Cahn claims Portland, Ore., as his native city. All three are representative citizens of the higher order, whose public spirit and business energy have done much to advance our community.

UNION OIL CO.

Half a century ago petroleum was only known as a vexatious product of Pennsylvania. To-day it constitutes one of the most important of American business interests. In the list of those who have achieved an enviable reputation, as well as marked success, in this line is the Union Oil Company of California, with their head office at Santa Paula, Cal., branch office at Los Angeles, Cal., and manufacturing and sales department in this city. The company are extensively engaged in producing crude oil in California, the oil from its wells in Ventura County being conveyed by pipe line to Ventura, and thence to its refinery at Oleum by tank steamer. The latest and most modern refining processes are employed, and the resulting products include the best and most reliable illuminating oils, as well as distillates, benzine, gasolene, lubricating oils, and asphaltum. Another product of this refinery is paraffin wax, the extraction of which enables this state to turn out paraffin and red lubricating oils equal in quality to those of eastern production. All the products of this company can well bear comparison with and challenge rivalry from the best of any other makes in the world. Not only is the quality of the products equal to the most exacting requirements, but the prices are always low, grade for grade, as can be produced from any oil-refining firm or company in the land. The officers are: Lyman Stewart, president; W. G. Hughes, vice-president; R. W. Fenn, secretary; W. L. Stewart, general manager. This company are especially fortunate in their San Francisco manager, Mr. John Baker, Jr., who is a gentleman whose contact with the company's customers has brought him their esteem, and added to the volume of the business.

S. H. FRANK & CO.

In every leading city there are certain commercial and manufacturing establishments, or certain public or semi-public institutions, whose importance and high character constitute them an essential part and element of the city in which they are located and in which they are most important factors. Such a corporation is S. H. Frank & Co., of Nos. 406-408 Battery street. The great industry which this company owns has had a long and honorable existence

of almost thirty years. It was established by S. H. Frank in 1870, and was incorporated in 1898 with a paid-up capital of one million dollars. The company is one of the largest leather manufacturers in the country, shipping to all parts of the United States, Europe, and other countries the famous brands under its recognized trademarks, and which, for superiority and general excellence, received a medal and highest award at the World's Fair at Chicago in 1893. The offices of the company occupy a two-story brick building and basement, having an area of fifty by ninety feet, and also a large warehouse at Nos. 1006-1008 Battery street, which covers an entire block of ground. The factory and tannery of this corporation, situated at Redwood City, is one of the most extensive and complete in the country. It covers ten acres of ground, employs one hundred and eighty men, and has a daily input of three hundred and seventy-five hides. The company manufactures all kinds of sole, harness and saddle leather, and has an export trade which is immense. The specialty is the celebrated "Oakwood" brand of harness, skirting and sole leather, which is well known through the exertions of their traveling men in the United States, Europe and the Orient. A branch office, salesroom and warehouse is maintained at Nos. 6-8 Jacob street, in New York, to supply the Atlantic coast and export trade. The officers of the company are Alfred J. Marcus, president; William Frank, vice president; Albert Frank, treasurer; Louis J. Frank, secretary, and Martin Frank.

SELBY SMELTING & LEAD CO.

Never was there a time when the industries of San Francisco were in a state of more active prosperity. In this review of our progress we will mention all the leading concerns. Among others is the great Selby Smelting and Lead Co., the leading institution in its line, that was established in 1868, and seven years later incorporated for six hundred thousand dollars under our state laws. The city offices are at No. 416 Montgomery street, while the plant is at Vallejo Junction, California, situated on the water front and railroad line, and employing some three hundred men, and reducing by the latest process all kinds of gold, silver and lead

ores, and concentrates, as well as gold and silver bullion, gold dust, etc. The assay offices and melting rooms of the company are in the same building as its general offices, viz., No. 416 Montgomery street, where values are determined and settlements made for all gold and silver bullion received. The ore and base bullion are received at the smelting and refining works, Vallejo Junction, sampled and assayed there, the adjustments and payments made at the general office as above. The position of this company and its large business after these many years' experience and the very satisfactory results to its many patrons are the best testimony as to its faithfulness and ability in management.

GEO. H. TAY COMPANY.

In this review we desire to mention a manufacturing establishment which fills a most important place among the old and honored business concerns of this city. We refer to the Geo. H. Tay Co., one of the most highly creditable establishments on the Pacific coast. The business, which succeeded Backus & Fox, had its inception half a century ago, and the history of its career has been one of prolonged and remarkable success and prosperity. Until a few years ago the company was known as Tay, Brooks & Backus, when it was incorporated under its present form, and upon its present basis. Their offices and salesrooms are located in the commodious four-story brick building at 49-53 First street, while their factory is at 614-620 Battery street and foundry at Alvarado, Cal. The factory and foundry are equipped in the most complete manner with all modern machinery and appliances for the manufacture of the highest class of goods, and give employment to a very large number of persons. The scope of operations embraces the manufacture of cans, sheet metal goods, pipe, plumbing supplies, house furnishings, hardware and the founding to stoves, ranges and furnaces. The output of the company is one of great magnitude and value, and is distributed through the Pacific coast states, Alaska and the Hawaiian Islands. The officers are L. M. Kellogg, president; O. J. Backus, vice-president; Chas. F. Tay, secretary. The Geo. H. Tay Company is one of the most creditable business institutions of this city.

SOUTH SAN FRANCISCO PACKING & PROVISION CO.

One of those time-honored and reputable concerns which has done much toward the commercial advancement of the city is the South San Francisco Packing & Provision Co. This house was established twenty years ago, and its offices and salerooms occupy the lower floor and basement of Nos. 218-220 Front street, covering an area of three thousand square feet. Its packing-house is situated on the corner of Seventh avenue and M street, and its slaughter-house at Fourth avenue and M street. These different establishments employ the services of fifty employees and five traveling salesmen. The trade of the company, in addition to covering the entire Pacific coast, extends to Mexico, Central and South America, Hawaii, China and Japan, Australia, and the islands of the South Seas. The house are beef and pork packers, hog butchers and manufacturers of tallow. They are curers of the celebrated "Commodore" hams and are importers of the "Eastern Cure Peerless Hams." The members of the firm are H. Mohr and C. Nonnenmann. Mr. H. Mohr was born in Germany sixty years ago. He has been a resident of this state for thirty-six years and is a member of the Druids. Mr. C. Nonnenmann was also born in Germany sixty years ago, forty-three years of which were spent in this country. He is prominent in Masonic circles. Both gentlemen are wide-awake, progressive business men, enterprising and broad-minded, and stand high in the esteem of the general community.

O. P. DOWNING & CO.

Among the prominent business houses of San Francisco stand the firm of O. P. Downing & Co., the only exclusive wholesale druggist, sundry and specialty house in the state, established some twenty years ago by Mr. O. P. Downing, who, by hard work, perseverance and businesslike methods, soon secured the confidence of the trade. Their stock consists of druggists' specialties, such as brushes, combs, soaps, perfumery, sponges, chamois skins, and toilet articles of every description. They are also manufacturers' agents and represent the largest and best pharmaceutical manufacturing concerns in the East, including John Wyeth &

Bro., of Philadelphia, manufacturers of pharmaceutical preparations, such as fluid extracts, elixirs, tinctures, pills, suppositories, etc., all well known to the drug trade and an indispensable "sine quo non" with all well-appointed pharmacies. Also Wyeth & Bro., whose name is synonymous with strength, excellence and purity, and our leading physicians prescribe them as their favorite remedies. Among their other valuable Eastern accounts we name Murray & Lannan's Florida water, Bristol's sarsaparilla and pills, all of which have a large sale on this Coast. They also handle a large line of surgical appliances, trusses, suspensories, abdominal supporters, bandages, and instruments. The firm recently removed from Battery street to their present commodious quarters at Nos. 525-527 Market street, opposite Sutter street, where they occupy the entire second floor of both buildings, and employ fifteen salesmen, besides a corps of traveling men, who cover the Coast, while their city representatives call regularly on the city druggists, hospitals, sanitariums, and clinics of this city and Oakland and Berkeley. Mr. Downing is still a young man, who came from the East some twenty years ago and is a member of the Merchants' Association and takes a prominent part in the social and business affairs of this city and Oakland.

DODGE, SWEENEY & CO.

One of the old established houses which is grounded upon the rock of impregnable stability is that of Dodge, Sweeney & Co., commission merchants and dealers in provisions and produce, at 114-116 Market and 11-13 California street, established in 1852 by Dodge Bros., and after several changes assumed its present title in 1875. They occupy the entire building, three floors and basement, at above address, occupying over twenty thousand square feet of floor space, and are represented on the road by five traveling men, while twenty clerks attend to the trade of the house at home, where they carry a choice stock of provisions, canned and salt salmon, oysters, mackerel, butter, eggs, cheese, etc., the latter three articles being made a special feature in their extensive operations. They also have the agency of Libby, McNeill & Libby's canned meats, and their operations extend to all parts of the Coast, Hawaii, China,

and Japan, where their enterprise has opened to them the best markets. Consignments of all kinds are handled and high prices obtained and quick returns secured. Mr. H. L. Dodge is a native of Vermont, has served as state senator, and was superintendent of mint for many years. Mr. L. H. Sweeney is a native of Canada, fifty-five years old, and came here shortly after the civil war. F. W. Van Sickle also comes from Vermont and came here in 1875. He is a member of the Masons and all leading clubs, director Alameda Savings Bank, vice-president Masonic Temple Association, ex-vice-president S. F. Traffic Association, and trustee S. F. & S. J. Valley Railroad.

H. LEVI & CO.

In the wholesale trade this city has houses that have a wide reputation and one of the representative houses in the wholesale grocery line is that of H. Levi & Co., established in 1879 by the present firm, and occupying as their offices and salerooms the entire four story and basement stone building at Nos. 34-36 Market and Nos. 33-41 Sacramento streets, covering an area of one hundred fifty thousand square feet and requiring the services of one hundred employees and a large force of traveling men. The trade, which is of an exclusively wholesale character, in addition to covering the entire Pacific coast, extends to Mexico, Central America and Hawaii. They do a general wholesale grocery business and carry the most complete and comprehensive assortment of general groceries to be found in the West. They make a specialty of epicurean delicacies and palace luxuries, spices, coffees and cigars. In the years of its active operations this house has pursued a policy of rare liberality toward their customers, has been scrupulously honorable and straightforward in their representation of qualities and values, and has thus commanded and acquired the general confidence and esteem of the trade wherever their operations have extended. The members of the firm are H. Levi, J. Levi, Sr., and J. Levi, Jr., all natives of Germany. Mr. H. Levi is forty-four years old and has resided in San Francisco since 1874. Mr. J. Levi, Jr., is forty-eight years of age and a resident of this city since 1869. Mr. J. Levi, Sr., is seventy-three years of age and still takes an active interest in the business.

W. R. KNIGHTS CO.

In every leading city there are certain commercial and manufacturing establishments whose importance and high character constitute them an essential part of the city in which they are located, and in which they are most important factors. In its line, just such a corporation is the W. R. Knights Co., Nos. 600-606 Front street. The great business which this company carries on has had an existence of fifteen years. It was incorporated in 1884 with a capital of two hundred and fifty thousand dollars, and its business offices and warehouse occupy a two-story brick building sixty by one hundred twenty feet. The company is one of the largest in this city engaged in the handling of hides, and its trade covers the entire Pacific coast. The main office requires the services of eight employees, while several traveling men are kept continually on the road. The specialties of the firm are deer, goat and sheep skins, furs of all kinds, wool and tallow; they also carry a line of sausage machines, lard presses and stuffers. The firm consists of W. R. Knights and W. D. Knights, both natives of England, and John Blair and James Blair, who were born in Scotland. The firm also owns the McKay Tanning Company of Benicia, Cal. All the members have long been residents of this city and are prominent in Masonic circles.

WESTERN MEAT COMPANY.

Foremost among our great lines is the meat and packing business, and our local concerns in this field have for many years carried on a successful competition with the greatest Eastern meat houses. This is due largely to the enterprise of a single house that was backed by wealthy citizens, that formed a company with a paid-up capital of seven hundred sixty thousand dollars to make San Francisco the headquarters of the meat trade. We refer to the Western Meat Company, the largest wholesale butchers and packers west of Omaha. Their abattoir and packing houses at South San Francisco cover five acres and employ a small army of men. Their output includes the finest beef, pork and mutton from selected Western stock and their specialties are "Monarch" brand hams and bacon, "Golden Gate" brand

lard and canned meats, and "Superior" compound lard. All kinds of hides, pelts, tallow, fertilizer, bones, hoofs, horns, etc., being handled as well. These goods are shipped all over the United States and exported. The business offices and salesrooms and auxiliary refrigerating plant are situated at Sixth and Townsend streets, where a vast brick structure, two stories in height, covering over seventy-five thousand square feet of floor area, is stocked to repletion with meats, provisions, lard, canned meats, etc. The company also maintain branches at Oakland and San Jose. This house has ever been known for equitable and liberal dealing with its customers. The men who control the affairs of this company are G. F. Swift, president, who is also president of the world-famed Swift & Co., packers; Leroy Hough, vice president and treasurer, a veteran business man, and W. D. Dennett, secretary. Mr. Hough and Mr. Dennett were formerly with Swift & Co. at Omaha and are thoroughly conversant with every detail of the meat business and have been prominently identified with this line for many years.

PIPER, ADEN, GOODALL CO.

The old-established and remarkably successful Piper, Aden, Goodall Co. was established forty years ago by J. B. Piper, who was succeeded by Piper, Aden & Co., and eventually the present firm was incorporated, on October 1, 1894. The handsome and finely appointed offices of this company are located on the first floor of the brick building at No. 24 Clay street. The steamers and schooners of this company require the services of over two hundred men, and ply between all river and bay ports. No transportation company in America has ever accomplished so much in proportion to the amount of capital employed. The company does a bay and river passenger and freighting business. It owns the steamers "Sunol," "Grace Barton," "Hope," the gasolene schooner "Pinto," and the sailing schooners "Shasta," "Alpine," "Pinole," "Solano," "Geo. Woods," "Carrier Dove," "Modoc," "Arthur," "Apache," "Brothers," "Anna Aden," and "Harry." The secret of the vast success of the company, not alone in conserving its own interests, but more

especially its unrivaled success in serving the public, is to be found altogether in the exceedingly able management and direction under which it has been operated for years. The members of the firm are A. L. Piper, R. J. R. Aden, H. W. Goodall, and A. E. Pryor, manager. Mr. Piper and Mr. Goodall are natives of San Francisco, and Mr. Aden was born in Germany, but has spent many years of his life in this city. Mr. Pryor, the manager, is a native of this state, and the results of his clear head and strong hand can readily be seen in the vast improvement and tremendous increase in the business. The officers of the company are all men of superior judgment and ability.

GOLDBERG, BOWEN & CO.

In the days when San Francisco was a little mining camp nestling on the shores of San Francisco Bay, a cluster of white tents and adobe dwellings, there came to its portals two brothers named Bowen, with slender resources, but endowed with remarkable and indomitable energy, who opened a small grocery store, establishing the nucleus of the great house which represents the almost miraculous metaphor which their efforts have brought. The firm of Goldberg, Bowen & Co. was incorporated in 1889 with a capital of five hundred thousand dollars, and they operate four establishments here, their headquarters being at Nos. 426-432 Pine street, with branches at Nos. 215-217 Sutter, No. 2800 California, corner Devisadero, and a large store in Oakland. The main store contains the finest line of groceries, provisions, delicacies, sauces, canned fruits, ketchup and household utensils in the city, a specialty being made of "Sierra Madre" olive oil and the "B" brand of Ceylon tea, and a choice line of liquors, wines, cigars, etc., over two hundred persons being employed. The company have just purchased the Y. M. C. A. building at No. 232 Sutter street, and will at once erect a handsome building, sixty-four by one hundred thirty-seven and one-half feet, on ground plan. The officers are J. Goldberg, president and general manager; Hugo D. Keil, vice-president and assistant manager; George W. Whitney, secretary and treasurer; S. P. Johnston, director; C. R. Bowen, director, and Geo. M. Lonergan.

PACIFIC CONSTRUCTION COMPANY.

The builders and contractors of the city are admirably reinforced by the handlers of building materials, who are ever equipped with full supplies of every desirable kind, character and description. Among the leading contractors we would mention the Pacific Construction Company, established in 1872 under the name of the Pacific Bridge Company, and then in June, 1898, incorporated by the same firm under its present title, with a capital of \$100,000. The offices of this company are situated on the third floor of the brick building at No. 4 California street. They are general contractors and engineers, and the number of men they employ depends altogether upon the character of the work on which they are engaged, frequently running up in the hundreds. Their business takes them all over California, Oregon, Washington and all states west of Colorado, also to the Hawaiian Islands, Old Mexico and Guatemala. They make contracts for bridge work a specialty, and also erect public buildings and do private contracting work. Some of the principal contracts finished by this firm are as follows: The Ferry building at San Francisco, \$230,000; the La Grange dam in Stanislaus county, \$528,000; Ocean pier at Ocos, for the Guatemalan government; work for the Hawaiian government during the kingdom amounting to \$230,000; work for Stanislaus county, Cal., \$270,000; for Fresno county, Cal., \$180,000; and for Tehama county, Cal., \$320,000; besides large contracts in Washington, Oregon and Idaho, and they are now building the new courthouse at Sonora, Cal., to cost \$75,000. The members of the company are: C. F. McCarthy, president; F. A. Koetitz, vice-president and engineer; and F. M. Butler, secretary and treasurer. Mr. McCarthy is a native of California, forty years old, and from 1881 to 1887 was county clerk of Stanislaus county. Mr. Koetitz is one of our valuable, useful and successful citizens who claim Germany as their birthplace. He has resided in this city for the past fourteen years. He was formerly engineer for the Smith Bridge Co., of Toledo, Ohio, and also in the service of the German government, constructing lighthouses,

buoys, etc. Mr. Butler was born in Massachusetts, but has resided for twenty-two years in San Francisco. These gentlemen are influential, public-spirited citizens, who enjoy the esteem and confidence of all.

CALIFORNIA GLUE WORKS.

There is no city in the world which can offer to the manufacturers a more favorable and propitious location, for extensive shipping facilities, active commercial operations, nor cheap raw material, than San Francisco. Realizing this, perhaps, and among the first to profit extensively thereby, was the California Glue Works, established in 1876. Their office and salesroom is located on the second floor of a handsome three-story brick building at 106 Pine street, while the factory, an immense plant, covering three acres, is situated at Sixth avenue and "R" street. Here some thirty-five men are busily engaged in the various processes of glue-making, a large amount of white ground and Cabinet gelatine, and a considerable quantity of fertilizer being also numbered among their manufactures. The glue made is of the pure, concentrated variety, and an annual output of over one million pounds of glue and one thousand tons of fertilizer shows the enormous trade carried on in all parts of the West, considerable quantities being also shipped to eastern markets. The enterprise and resources of this firm is illustrated by the fact that when, in 1897, the entire plant was destroyed by fire, with a loss of a cool \$40,000, not a second was lost in rebuilding and resuming operations, and not the slightest financial embarrassment evinced. It is such houses as this which make a city great, and they should be appreciated and supported to the full extent by our people. The sole management of this enterprise is vested in Mr. M. Holje, for almost half a century a recognized leader in commercial affairs. Mr. Holje is a native of Germany, but came to California in 1859, after a short sojourn in New York. He represents our best type of business men and citizens, and is highly esteemed by all.

BROOKS-FOLLIS ELECTRIC CORPORATION.

Never before since civilization began has the world known a development so wonderful that has been marked by the practical introduction of electricity. The electrical industries of the United States are especially noteworthy for their volume and importance. The Brooks-Follis Electric Corporation was established and incorporated in 1894, and its offices and salesrooms occupy the entire lower floor of the brick building at No. 523-525 Mission street, covering an area of 60x150 square feet, and furnishing employment to ten hands. The trade of the company covers the entire Pacific slope. They are importers and jobbers of electrical supplies and agents for many large eastern manufacturers and their equipment includes many special mechanical devices and appliances appropriate to the successful prosecution of the business. The members of the company are Jas. H. Follis, president; R. H. Follis, vice-president, and T. H. Van Frank, secretary.

SAN FRANCISCO PATTERN WORKS.

Among our merchants are many whose enterprise and progressiveness has raised them to influence and wealth, and whose stability and equity have contributed greatly to our civic credit. A house which has long been prominently before the public is the San Francisco Pattern Works, at 189 Fremont street. This house had its inception in 1872, and from the start obtained a firm hold on our popular favor and patronage. The present proprietor for the past seven years has had this valuable plant. They occupy handsome premises, equipped with the latest mechanical devices and appliances, and manufacture all description of patterns, models, etc. Among their patrons are the majority of our large foundries and iron works, who know and appreciate the mathematical and general accuracy which is shown on every piece of work turned out. The proprietor, Mr. O. Brown, is a native of Germany, and came here in 1872. He is a prominent member of the Woodmen of the World, and identified with our best interests.

PACIFIC TOOL & SUPPLY CO.

The great manufacturing industries of this city present ever varying features of interest to those who contemplate them. That contemplation must result in the conviction that San Francisco is to be the great manufacturing center of the West. Among those enterprises whose successful and judicious management present an example of the foregoing remarks we would mention the Pacific Tool & Supply Co. This concern was established in 1889, and occupies the lower floor and basement of the two-story brick structure at 100-102-104 First street, and requires the services of seven employees. Its trade extends throughout the entire Pacific coast states and it deals in the finest machine tools and in every description of supplies required by machinists and manufacturers in metal. Mr. Charles Stallman is a native San Franciscan, forty years old, and is a man of broad and progressive ideas, wide awake to the needs of the trade, and occupying an enviable position in the business community. He is a prominent member of commercial organizations and well known in social and business circles.

BYRON MAUZY.

The people of this city display a high degree of culture and love for music. One of the most popular houses in this line is that of Byron Mauzy, at 308, 310 and 312 Post street, established in 1884. Mr. Mauzy is sole representative of Sohmer & Co. pianos, Augustus Baus & Co., Briggs and "Opera," and also of the Taber, Packard, Lyon & Healy organs, and manufacturer of the "Byron Mauzy," which is indorsed by the entire musical profession. All kinds of musical instruments, book and sheet music, are carried in stock, and pianos are tuned, polished, repaired, stored and moved, Mr. Mauzy being able to renovate the old pianos and make them nearly as good as new. The trade extends over the Pacific coast, Mexico and Central America. Mr. Mauzy is a native of Indiana, thirty-nine years of age, and has resided here for the past twenty-four years.

He is a member of the Masons, Knight Templar, Shrine, Elks, K. of P., and Eastern Star, Sons of American Revolution, and identified with everything in the music line. Mr. Mauzy has a large hall, seating five hundred, where, for the past twelve years, the "Byron Mauzy musical evenings" have been a feature of the musical events of the city.

J. J. O'BRIEN & CO.

In no city in the country of approximate size are there to be found so many business establishments upon that scale of magnitude which may correctly be styled "mammoth." The most conspicuous one of these is that levathan of mercantile activity, the establishment of J. J. O'Brien & Co., that stands to-day a monument to the genius of one man, the late J. J. O'Brien, and the living embodiment of the enterprise and progressiveness of both himself and his successors in the conduct of the business operated by this establishment. This progressive firm, since its establishment in 1869—over thirty years ago—has been steadily increasing in size, until it now occupies the entire lower floor and basement of the Murphy building, on the corner of Market, McAllister and Jones streets, with a frontage of one hundred ninety-one feet on the former and two hundred seventy-five feet on the latter, being in all interior construction and arrangement the peer of any other business house in the city. The field covered by the various classes of goods carried by this firm make it a veritable mercantile symposium, and the enormous aggregation of stock represents the best designs, the highest creations, and the most perfect industrial attainments of the best manufacturing genius of two continents. Everything desirable the factories of the world have evolved in the way of fine fashionable furnishings, dress goods, mourning goods, silks, velvets, laces and embroideries, gloves, ribbons, notions, gents' furnishing goods, hosiery, ladies' underwear, corsets, etc., cloaks, capes and suits, lace curtains, blankets, linens, sheetings, etc., in the most complete variety of subdivision and classification. A small army of well-trained employees, over two hundred in number, serve the wants of patrons in the several departments, and there is everywhere the

evidence of a degree of discipline, method and thorough organization, to attain which shows vast executive ability. This great establishment is an object lesson of the commercial possibilities of our city, no less than a triumph of true business principles. The house was incorporated on September 3, 1897, after the death of Mr. J. J. O'Brien, and was re-organized on April 15, 1899, and the following are the present members of the corporation: Thomas R. Bannerman, president; Mrs. J. J. O'Brien (widow of the late J. J. O'Brien), vice-president, and Gerald I. O'Brien (son of the late J. J. O'Brien), secretary; Thomas P. Crowley, James A. Haran, Joseph J. O'Brien (son of the late J. J. O'Brien), and William Swanton, directors. Mr. Thomas R. Bannerman has been in this city for the past fifteen years. Since coming to San Francisco he was for eight years cashier for O'Connor, Moffatt & Co., and was one of the executors of the estate of the late Mrs. Bryan O'Connor. He was afterward connected for several years with the Hibernia Bank. Mr. Bannerman is an alert, wide-awake business man, thoroughly in touch with the demands of the trade, and alive to the advancement of the commercial interests of the city. Mr. Crowley, superintendent of the black goods department, for over twenty years has been prominently connected with the house of J. J. O'Brien & Co., and is regarded as one of the most popular and upright dry goods men in the city. Mr. Haran, superintendent of the gents' furnishing department, has been with the firm for over twelve years, and is likewise popular in trade and social circles, while Mr. Swanton, superintendent of the silk and velvet departments, also an old employe of the house, ranks in uprightness, popularity and esteem of the people and his associates in the directorate. George F. Lynch, who has been promoted to the position of cashier of the establishment, entered the service of J. J. O'Brien & Co. in his boyhood, nearly fifteen years ago, and his business and personal qualities are of the highest. The members of this firm are known from the Atlantic to the Pacific, and constitute one of the ablest, strongest and most formidable combinations of business talent throughout the West. San Francisco may well be proud of this great representative house located within her border.

KRON TANNING CO.

San Francisco leads the West in the leather interests, and one of the oldest houses in this line is the Kron Tanning Co., whose offices and salesrooms are at No. 125 Clay street and No. 122 Commercial street. This business was established thirty-five years ago by Jacob Kron, father of the present generation. In 1890 it was incorporated as the Kron Tanning Co., with a capital stock of two hundred thousand dollars. Their plant, known as the San Lorenzo Sole Leather Tannery, is located at Santa Cruz. It is fully equipped throughout with the latest improved machinery, and gives the firm unexcelled facilities for handling its immense output. They are tanners of sole leather and owners of Hagerty's patent bark-cutting machine. Their trade is extensive, their goods being shipped all over the United States, also to Europe, Japan and Australia. In addition to the tannery business, the firm conducts a large general commission business, importing and exporting commodities of all kinds. They have correspondents and agents in nearly all large cities of the world. The officers of the company are O. J. Kron, president; C. W. Purrington, secretary and treasurer, and H. F. Kron, vice-president. Mr. O. J. Kron is a native of California. Mr. Purrington is a native of Massachusetts, and Mr. H. F. Kron first saw the light of day in Louisiana.

AMES & HARRIS.

A concern which reflects credit upon the community is our great representative firm of Ames & Harris, manufacturers, importers and dealers in bags, burlaps, etc., a firm which has been managed with conspicuous ability and has achieved a truly phenomenal success. This business was originally established nearly half a century ago, and in 1893 the present firm was established and was incorporated in September, 1898. The business quarters are located in a four-story brick building at Nos. 100-104 Sacramento street, and the second floor of the adjoining building is also occupied by them. They import, manufacture and deal in bags, burlaps, twines, tents, flags, hop bagging, awnings, duck, hydraulic hose, waterproof covers and wagon sheets, and are Pacific coast agents for Smith & Dove Manufacturing Co., Andover,

Shawsheen & Essex Bag Twines, and A. J. Tower's Fish and Shield Brands Oiled Clothing. The trade of the house covers all territory west of the Rocky Mountains, and a number of traveling salesmen represent them on the road. This company has a branch office at Nos. 10-12 First street, Portland, Ore. The officers are: J. P. Ames, president; L. W. Harris, secretary; J. H. Ames, vice president. All are gentlemen of exceptionally broad, liberal and progressive business views and policies.

JUSTINIAN CAIRE CO.

One of our old and solid concerns whose enterprise has been productive of much favorable comment is Justinian Caire Co., established in 1851 and incorporated four years ago for quarter of a million dollars. The firm occupies the entire lower floor and basement of a handsome brick building at Nos. 521-523 Market street, with an aggregate floor area of about twenty thousand square feet. They are extensive importers and dealers in assayers' materials and chemicals, mill supplies, brass and steel wire screens, hardware and fancy goods, opera, marine and field glasses, optical instruments, etc. About a dozen assistants are employed and goods shipped all over the West. The house stands high in the estimation of the trade and public as a fair-dealing and progressive concern, and fully merits the large patronage which it commands. The present officers of the Justinian Caire Co. are A. J. Caire, president and manager, and P. F. Caire, vice president, sons of Justinian Caire, deceased, founder of the business. Both are natives of this city, proud of its splendid standing, rapid growth and great institutions. They are well known in social and general life, which they have helped to ennoble and improve.

JONES BROS. & CO.

Among those colossal enterprises whose fame is international, almost universal, is Jones Bros., wholesale granite and marble dealers, of San Francisco, Chicago, and Boston, with quarries at Barre, Vermont, and Aberdeen, Scotland, and sculptural studio at Carrara, Italy, and the most expert Italian sculptors are employed in fashioning ornamental statuary for

monuments, tombstones, etc. Nearly two-thirds of the monuments in Cypress Lawn Cemetery of this city, which is the grandest on this coast, have been supplied through this firm. The eastern quarries are among the largest in the world, employing five hundred hands and furnishing the finest grade of granite, which is shipped all over the United States and exported to Canada. The San Francisco house was established in 1893 by John D. Allen, a copartner in the firm with the four Jones brothers, who are in charge of its various eastern branches. The office and yards are at corner Second and Brannan streets, where is carried rough and finished monuments, gravestones, slabs, etc., a specialty being made of sculptural work. Mr. Allen is a native of Scotland, and was manager for the Vermont Marble Co., of Boston, for twenty-one years before coming here. He is a member of the A. O. U. W.

MOOS & CO.

Most branch houses that have been established here of reputable out-of-town concerns have met with great success. This is due to two facts—the first being the superior advantages here afforded, and the other because our people are utterly devoid of narrowness or provincialism, and extend a most cordial and practical welcome to all firms who send their permanent representatives among us for the purpose of adding to our commercial strength, and aiding to expand and build up our commerce. One of those houses which have done much in this line is that of Moos & Co., of New York city, importers of canned delicacies, who are represented in this city by George F. Roux. The offices of this branch are situated on the fourth floor of the Johnson-Loek building, No. 204 Front street. Mr. Roux established his quarters here in 1896, and, besides attending to California trade, travels over Oregon and Washington. He handles the Amieux, Beaumarchand, Daudicelle and Gaudin brands of sardines; also canned French peas, mushrooms, fine Italian olive oil, etc., and sells to wholesalers and jobbers only. Mr. Roux is a native of France, twenty-five years old, and while being with Moos & Co. for three years, has spent two of them as their representative on this Coast.

GILBERT MANUFACTURING CO.

To understand and appreciate the true inwardness of our magnificent and well-sustained growth and development, it is necessary to take into consideration the average quality of San Francisco manhood and the general high character and active enterprise of the representative element of our business men. It would be impossible to cite a better or more forcible illustration of these qualities than are found in the well-known establishment of the Gilbert Manufacturing Company, dress goods and linings. This branch was established here in 1898 and its offices and salesrooms occupy the second floor of the six-story brick building erected for the use of the firm at No. 508 Market street, covering an area of twenty-eight thousand square feet and requiring the service of thirty-five employees. The business of the house is of an essentially wholesale character and its trade covers the entire Coast, including British Columbia, and extends to Hawaii, Australia, Japan and China. This company manufactures and handles dress goods, making dress linings a specialty, including twills, sarahs, percales, cambric, batiste, etc. In the black dress goods department they manufacture fast-black "American Queen" henrietta, "B. B. B." henrietta, "H." henrietta, "E." henrietta, "C. C." henrietta, satine exposition, Dorman henrietta, etc. These goods are finished to look like silk and wool henrietta cloths, and the color will stand, without fading, water, sunlight, perspiration, and muriatic acid. This company in the manufacture of its fine goods uses only combed yarn and long staple cotton, and double carded and double roved every thread, both in warp and weft, which gives them the same superiority which a six-cord spool cotton holds over a three-cord one. Mr. H. E. Gilbert is a native of New York, aged thirty-three years, and has been in San Francisco since 1898. He has recently returned from New York city, which he visited in order to procure the latest novelties, newest shades and patterns. He is an active, wide-awake business man, imbued with advanced and progressive ideas.

A. I. HALL & SON.

Every line of trade has its great enterprise; every form of business activity its leading institutions formed by men of superior genius or talent, which they have developed and ripened by practical experience, and who have risen above the common horde and occupy a higher sphere of usefulness in the commercial, social, or scientific world. As this is purely a business review, we confine ourselves to the former class and desire to quote as a worthy illustration the house of A. I. Hall & Son, manufacturing agents and jobbers in jewelry, at No. 528-530 Market street. This business was established in 1879 and occupies the second floor of a four-story brick building as their salesrooms and offices, and employing twenty-five people. They carry one of the choicest and largest stocks of watches, clocks, jewelry, silverware and diamonds to be found in the city, and also represent the interests of a number of great eastern houses. Their trade operations extend over the entire West, and to Hawaii and other foreign points. The firm issues annually a four hundred and fifty-page catalogue illustrating the latest and best designs in watches, clocks, jewelry and silverware. This book is sent free to the trade of the Pacific Coast, the Islands and the Orient. Goods are shipped from stock in San Francisco or direct from the Eastern factory, as may be desired. The firm consists of Messrs. H. E. Hall and A. W. Huggins, the former a native of Connecticut, and a business man of wide experience, a member of the Pacific Union Club of this city, and the Jeweler's League, while the latter hails from Minnesota and is equally well known as an old and valued citizen and member of the Maccabees.

JAMES S. WEBSTER & SON.

There can be no doubt but that this city is on the verge of a mighty advancement all along the line, and our merchants are redoubling their efforts to keep ahead of the times. Among the enterprises recently started here is the firm of James S. Webster & Son, importers and commission merchants and manufacturers' agents of hosiery, underwear, and

gents' furnishings, at No. 522 Market street, where they occupy the second floor of the brick building. Among the valuable agencies secured by this enterprising firm are Conrad F. Friedman's underwear, "Olympian" sweaters and athletic goods, and the celebrated "Harvard" line of ladies' underwear, for which they are sole agents on the Pacific Coast, and also Coast selling agents for many other well-known makes of men's hosiery and underwear. Mr. James S. Webster is a native of Scotland and has resided here for twenty-three years, and for fifteen years was the buyer of underwear and hosiery for Neustadter Bros.; thus his extensive acquaintance with domestic and foreign manufacturers gives him exceptional facilities, and his long experience is a guarantee of reliability and low prices of the goods he handles. Mr. Webster proposes to place his firm directly between the best manufacturers of knit goods, hosiery, etc., and the retailer, shipping from New York and directly from the mills, and in addition carrying a large stock of staple lines of underwear to supply the local demand. Mr. Webster is assisted in the management of the firm by his son, David Frank, who is twenty-four years of age, and a native of New York city, and who has already shown marked business ability.

H. B. MAYHEW & CO.

The vast amount of foreign trade and travel to and from this city has made the business of the custom-broker a lucrative one. We have in this line many able men of high standing and integrity, but none better known than F. E. Mayhew, of the firm of H. B. Mayhew & Co., of 424 Battery street. H. B. Mayhew & Co. were established here in 1879, and make a specialty of revenue matter, particularly the exportation of wines, liquors and spirits in bond, or with the privilege of drawback. They also give special attention to the preparation of claims and protests, and deal in hydrometers and extra stems, as well as all matter of literature relating to the United States internal revenue. Mr. F. E. Mayhew is a Native Son and a worthy example of native-born ability and enterprise. He is well known and respected throughout the city and state, and never lets slip an opportunity to benefit his home city or his fellow-men.

SIMPSON & FISHER.

In a great city there is always a wide diversity of interests, whose nature and predomance depend largely on the city's geographical location and immediate and general environments. An inland point thus depends mainly for its trade upon railway transportation, the exportation of its manufactured goods and the condition of the agricultural districts surrounding it. In a seaport city, however, this is different, as a great amount of foreign trade is carried on, and much depends on the extent and character of its shipping trade. Thus there are a variety of occupations pertaining to marine traffic, one of which is sailmaking, which has no more able advocate than the firm of Simpson & Fisher, at 34 and 36 Steuart street. The house has prosecuted a lucrative trade here for a quarter of a century, and has built up a trade which includes all portions of the Pacific Coast and British Columbia, occupying the entire upper floor of a handsome brick building, and employing from sixteen to twenty skilled workers. Their reputation for splendid workmanship, perfect fit, set and desirability of their sails is well known and recognized by all shipping houses and yachting circles here. The firm consists of J. Simpson, A. Bergman and the estate of A. Fisher, deceased, and the business is conducted by the two named gentlemen, who, aside from being practical sailmakers, have both been shipmasters, and through their experience as such have a thorough knowledge how sails should be made. Apart from sailmaking, they manufacture bunting, flags of all descriptions, and carry always in stock, ready made, a large assortment of American ensigns, union jacks, and international code signals. The firm is also sole agents on the Pacific Coast for the famous Woodberry cotton duck and sail twine, which brand has stood its test for excellence and durability many years, and is well known all over the world.

AMERICAN TOOL WORKS.

The activity of our mechanical and manufacturing interests generally has given rise to many large enterprises devoted to supplying this class of trade, and among the more prominent and active firms in this category are the

American Tool Works, at 109 Mission street, between Spear and Main. This house has been in active operation for a full quarter of a century, and was one of the first to enter the field. It was originally known as Day & Pracy, later as Eastwood & Wilson, and recently passed under the sole control of Mr. J. Eastwood. He occupies a handsome brick building and deals largely in well-boring and drilling tools, general blacksmithing and steel forging, crank axles and shafts, goose-necks, steel shafts, etc., making a specialty of compound dredger buckets. Some twenty men are employed and a large local and interstate trade carried on. The house has long been favorably known to the trade for its superior goods, sterling integrity and up-to-date business methods, and command its extensive patronage and favor to an unlimited extent. They have been very liberal and public-spirited in their policy and are eminently deserving of the utmost success and general appreciation and support. Mr. Eastwood came to California many years ago, establishing soon after in the present undertaking, which, under his guidance, has flourished and prospered so abundantly.

SUSSMAN, WORMSER & CO.

San Francisco stands today on the threshold of a commercial future of surpassing brightness. In speaking of progression we cannot fail to mention the great business house of Sussman, Wormser & Co., whose three years of active operation has given it a prominence not attained by many houses ten times as old. This concern is really an outgrowth of the firm of Ehrman & Co., with whom its members were connected for twenty-five years previous to its establishment. They deal in fine imported groceries of all kinds, occupying as their business premises a fine four-story brick building at corner Market and Main streets, where eighteen assistants are employed in handling the large shipping trade. The trade extends to Alaska, Central and South America, Mexico, Hawaii, China and Japan, and is particularly active on this Coast, which is ably covered by several traveling salesmen, who reap a rich harvest of patronage and favor at every turn. The finest coffees, teas, spices and table delicacies are im-

ported direct from the fountain-head of supply and find a ready market here, California products forming the chief articles of export. The firm is officered by a very capable and prominent trio of gentlemen, who have ever been prominent in the promotion of San Francisco's best interests. S. Sussman, aged fifty years, is a native of Germany and a prominent Mason. G. Wormser, also a German, forty-two years old, is also well known here, coming to San Francisco in 1874. S. J. Wormser, forty years of age, is a native of this city, and ranks as one of our most representative citizens.

SANDERS & CO.'S COPPER WORKS.

The predominating importance of San Francisco as a superior western center of commercial enterprise suggests the name of the Sanders & Co. Copper Works, Nos. 412 and 415 Mission street, Carl L. Schallitz, proprietor, who is one of the practical men in his line, having acquired his trade through twenty-five years' of apprenticeship as foreman under the tuition of Mr. Sanders, and succeeded him in the business in the year 1895. He occupies modernly equipped premises and employs thirty skilled workmen. The products of this factory are the "Sanders Improved Continuous Stills," copper pipe, soda-water fountains, and copper work for steamboats, breweries, distilleries, sugar-houses, etc., and carry a complete list of seamless copper pipe. Their goods receive praise wherever in use, and received a gold medal at the Columbian world's fair at Chicago in 1893; and a gold medal at the midwinter fair at San Francisco in 1894. This firm has made all of the stills in use in all of the California wineries for the past eight years, having the advantage of being in touch with the best markets for the purchase of materials, and his patronage now extends over the Pacific Coast States, Eastern States and Mexico. In all of the specialties that he manufactures he takes pride in using only the best material and the most skilled workmanship. Mr. Schallitz is a German by birth and has been a resident of this country since twelve years of age. He is now thirty-eight years old and a man of energy and enterprise, and an active member of the Manufacturers' and Producers' Association.

THE COMPRESSED AIR MACHINERY CO.

It is a source of frequent astonishment to visitors from the great eastern cities upon their first advent to San Francisco to observe upon what a metropolitan scale our city is built. San Francisco has made wonderful progress in all lines of business enterprise, and especially has that progress been noticeable in the matter of manufacture. It is our good fortune to be able to devote a portion of space to a more detailed account of a few of the really representative manufacturing concerns of our city. One of the largest and best-known of these is The Compressed Air Machinery Company. This company was established in 1896 as the Rix Compressed Air Machinery Company, and assumed its present title in 1897. The offices and works of this concern occupy the lower floor and basement of the four-story brick structure at 11-13 First street, and uses electricity as its motive power. Its trade covers the states of the Pacific Coast, Nevada, Utah, and Arizona, and it exports to Hawaii, Mexico, and Central America. The company manufactures rock drills and air compressors, and it has supplied the Kennedy mine, Amador county; the Eagle Shawmut mine, owned by John Rosenfeld's Sons; the Jumper mine, Black Oak, Jubilee, of Tuolumne county, and many others. The members of the company are Wm. A. Hewitt, president, and P. H. Reardon, secretary. Mr. W. A. Hewitt was born in Great Britain, and has been connected with the concern since 1896, and was formerly a manufacturer's agent in this city. Mr. P. H. Reardon was born in Manchester, New Hampshire, is thirty-seven years old, and came to San Francisco in 1880. He was formerly owner and superintendent of Rix & Co.'s machine-shop. These gentlemen are enterprising, public-spirited, business men, full of energy and progressiveness, and stand high among their business associates.

WHEELER & BURDICK.

The growth and advancement of the city of San Francisco, during the past score of years, has been little less than marvelous in every

branch of commerce and industry. She has gone forward with rapid strides and built up great enterprises and lines of trade that have made her famous the world over as a progressive, up-to-date city, such as can only be found on the American continent, and we feel justly proud of our achievements. We owe all this to the brains, enterprise and resources of our business men, but nevertheless they are a part of our city. One of the firms which has had much to do with our success is that of Wheeler & Burdick, carpenters and millwrights. This firm was established by the present members in 1884, and occupies the entire upper floor of the two-story brick building at 219 Sacramento street, requiring the service of fifteen employees. The sphere of their trade is the entire Pacific Coast, having designed and installed plants from San Diego to British Columbia. Every kind of office fitting and steam power work is done by this firm, their specialty being patented roller spice mills, coffee and baking powder machinery. They have built coffee and spice machinery for Tillman & Bendel, A. Schilling & Co., J. A. Folger & Co., three of the largest spice and coffee houses on the Pacific Coast, also Ljvie, Frick & Co., together with Chas. Theoboecker & Co., Leege, Haskins & Co., Jones, Paddock & Co., and other leading firms. Both members of the firm were originally eastern men, Mr. M. S. Burdick coming from Brooklyn, N. Y., and Mr. O. D. Wheeler from Boston. They are liberal, broad-minded and progressive, and stand high in the estimation of their fellow business men.

KING-MORSE CANNING CO.

Standing upon the verge of the twentieth century and looking in vain for a manifestation of what the coming cycle of time has in store for us and, in the philosophic language of Patrick Henry, judge the future by the past, and thus form some faint conception of what the future of the metropolis of Western America is destined to be, one of the great commercial and industrial enterprises which reflects conspicu-

ous credit upon the community and whose vast magnitude and importance justifies us in directing special attention to it, is our great representative enterprise, the King-Morse Canning Co., a corporation which has been managed with conspicuous ability and has achieved a truly phenomenal success. Initiated in the year 1872 with but a modicum of the vast capital and resources which it now enjoys, this company has had that kind of growth which insures permanency and proves it to have been founded upon the soundest basis of industrial wisdom and conducted upon principles and policies dominated by commercial sagacity of a high order. This institution was first known as James King of William & Co., and in 1877 it became King, Morse & Co., and in 1883 became a body corporate under the California state laws with a capital stock of \$50,000. The purely physical features of the establishment need not be commented upon further than to observe that it operates two of the most extensive plants of their kind in existence. The factory building, at the corner of Broadway and Sansome streets, has been the base of operations for upward of twenty years, while the plant at San Leandro, one of California's best fruit centers, will double their working capacity. These plants are equipped in the most perfect and complete manner possible, the machinery and mechanical outfits being modern in every particular and thoroughly up-to-date, and in the busy season one thousand persons are employed. They manufacture hermetically sealed goods, "Our Choice" brand being their specialty. The business of the house is very extensive and includes the entire United States, Europe, China and Japan, and agencies are maintained in all of the large cities of the world. The officers of the company are I. H. Morse, president, and E. Greenebaum, secretary, the former a native of Massachusetts, and the latter of this city. Mr. Morse is vice-president of the Union Can Co., of this city, and Mr. Greenebaum is its secretary. Both are gentlemen of broad and liberal principles and policies and give most commendable and praiseworthy support and countenance to all legitimate movements and measures designed to extend the commercial influence of our city.

HENSHAW, BULKLEY & CO.

This city has become a great distributing point for machinery, engineers' supplies, etc. Our prominent machinery and supply house in this line is that of Henshaw, Bulkley & Co., who occupy a four-story brick building 60x137 feet, at Fremont and Mission streets. This firm succeeded H. P. Gregory & Co., an old established house, and was incorporated January, 1896, with ample capital. The company has a complete construction and drafting department. They carry all kind of fitters and engineers' supplies, water works, milling and mining machinery, gate valves, etc. The firm employ a large force of skilled mechanics and have three salesmen on the road. They are agents for the Pacific Coast for Atlas Engine Works, engines and boilers; Blake Manufacturing Co., manufacturers of pumps; New Haven Manufacturing Co., engine lathes; Otto Gas Engine Co., gas and gasoline engines; Lidgerwood Manufacturing Co., hoisting machinery; Norwalk Iron Works, compressors; F. C. Austin Manufacturing Co., rock-crushing and earth-working machines, road-working, etc.; J. A. Fay & Egan Co., wood-working machinery; National Pipe Bending Co., feed water heaters; B. F. Sturtevant Co., blowers and exhausters; Bleckford Drill & Tool Co., radial drills; Graton & Knight Manufacturing Co., leather belting; Sullivan Manufacturing Co., rock drills. Mr. C. B. Gould, president of the company, is a native of St. Louis, and has resided in California for twenty-six years. The vice-president, Mr. G. L. Belcher, as well as Mr. Milton Buckley, the able secretary, are both native Californians, while Mr. Tyler Henshaw claims Illinois as his birthplace, but has for the past twenty-six years made California his home. These gentlemen are all eminent in the business and social ranks of this city.

TRUAX PATENT AUTOMATIC ORE CAR.

Among the manufacturing industries which deserve especial mention in this review is that of the Truax Automatic Ore Car Co., at 114 First street. This business employs upwards of a quarter of a hundred skilled mechanics, and is doing business all over the United States, Mexico, British Columbia and Australia. Their

cars are the best ore cars made, and are covered by a number of patents, being automatic and self-dumping, and cost no more than ordinary ore cars. The business was originally established at Denver, Col., where the original plant still exists. The San Francisco branch was established in 1898, owing to their extensive trade on this Coast, and their export trade to Mexico and the Orient, thus facilitating their shipments. This firm also manufactures a number of articles running in this line of manufacture, and their entire output is made only from the very best chilled steel, and every car is guaranteed. Since the revival of the mining industries their business has increased immensely in this state, and their trade demands the carrying of 100 cars constantly in stock. They have catalogues of their cars translated from the English into the Spanish language, which can be had on application. Mr. G. E. Truax is a native of Michigan, forty-two years old, and belongs to the Woodmen of the World. His son, G. E. Truax, Jr., assists in the management of the business. He was born in Denver, Colo., twenty-two years ago.

THE AERMOTOR CO.

Mechanical ingenuity and applied science have played a leading role in the advancement of this community, and are responsible for the many valuable devices which have been successfully applied to make this country great. Foremost among these is the "Aermotor" for providing cheap and effective motive power, especially valuable in our farming districts for irrigating and other purposes. The "Aermotor," as its name implies, is a windmill. It is steel throughout, and is erected on an all-steel tower. The motive power developed by wheel is communicated to pump by means of a crank and pitman—or to other light machinery by a shaft traversing the center of steel tower and turning another shaft at the base of tower. The cheapness and practical effectiveness has made it very popular, and a large demand has been created all over the West, which is supplied from the western branch of the Aermotor Company, at 27 and 29 Beale street, the main office and factory, which employs an army of men, being located in Chicago. The company

has shown its wisdom in placing at the head of its western concern J. W. Oliver, who in his two years' residence among us has proved himself to be the right man in the right place. He came from Illinois, his native State, to take charge of the house here.

H. N. COOK BELTING COMPANY.

There was never a city in civic history which could truthfully boast of a greater era of prosperity in all its business interests than can San Francisco today. Especially does this apply to her great manufacturing interests, which outrival those of any community of approximate size; and as an individual instance of the enterprise and progressiveness which has brought about this gratifying state of affairs we quote the house of H. N. Cook Belting Company, manufacturers of leather belting, at 317-319 Mission street. The house was founded by H. N. Cook, in 1860, since which time it has risen from a moderate beginning to a house international in its trade and importance. The office and factory consists of a handsome 68x137½-foot brick building, fitted with the latest machinery for the manufacture of leather belting, and give employment to a large force of men. The output consists of pure oak-tanned leather belting, patent stretched, under their own patent of 1895, as well as dynamo belts and lace leather. They also carry a full line of fasteners, clamps and dressing, rivets and other articles connected with the trade. They are also agents for American patent leather link-belts, rubber belting, and Kerr's metallic wire lacing. An eastern agency is maintained in New York, and goods are shipped to the Pacific Coast states and exported to China, Japan, Mexico, British Columbia, Honolulu and Australia. The house is controlled by the H. N. Cook Estate, managed by Mr. M. H. Cook, a son of the deceased founder, and one of our most able and enterprising young business men, as well as an active and influential supporter of our city's best interests. Mr. Cook is a native of San Francisco, and a prominent and popular member of the Merchants' and Manufacturers' Association, the California Pioneers, and Leather Belt Association of the United States.

C. F. WEBER & CO.

Judged even by the standard of American cities, where none can boast of remote antiquity, San Francisco is a young municipality. The business here transacted has increased with the population, and San Francisco has become the commercial metropolis of the West, and one of the enterprises worthy of notice is that of C. F. Weber & Co., manufacturers and dealers in school and church furniture, bank and office fittings. This concern is the largest school supply house in the West; was established ten years ago and incorporated under a California state charter in 1898. The offices and salesrooms of this firm occupy the lower floor and basement of Nos. 300-306 Post street, corner Stockton, covering an area of about five thousand square feet. The trade of this concern extends over the entire Pacific Coast from the "Rockies" to the sea. They deal in bank and office fittings, opera and church chairs, hall seating, school desks and supplies, globes, maps, charts, blackboards, etc. The house has branch houses in Chicago, Portland, Los Angeles, Helena, Mont., Salt Lake, and Denver. The members of the company are C. F. Weber, president; T. M. Humphrey, vice president; J. W. Fricke, secretary, and B. Bangs, treasurer. Mr. Weber was born in Germany, is forty-eight years of age, and has been in this city ten years. Mr. Fricke was born in Chicago, is thirty-two years old, and has been on the Pacific Coast for the past ten years. Mr. Humphrey is a native of Ohio, fifty years old, and has been in this city for many years, and is a prominent Mason. Mr. Bangs was born in Michigan, is thirty-five years old, and has been a resident of this city for eleven years. All these gentlemen represent the best element of the business men of this city.

CALIFORNIA ART GLASS BENDING AND CUTTING WORKS.

Few people who are not interested in commercial statistics realize the importance and extent of San Francisco commercial and industrial interests. Prominent for its enterprise and extensive trade is the California Art Glass Bending & Cutting Works, at No. 103-105 Mission street, corner Spear, founded in 1879, and incorporated with an adequate capital stock in

1893. They occupy as their workshop, show-rooms and office the entire upper floor of a large brick building. Here, with the aid of the latest approved machinery and a force of twenty-five skilled glass-workers, all kinds of art, embossed, stained and beveled glass is manufactured to orders for the embellishment of churches, halls, residences, etc., in all parts of the United States, Hawaii, Japan and China. Art glass of every description is made in special designs, for memorial and other decorative windows. The superior qualities of work done by this concern is shown by the fact that it was awarded the gold medal over all competitors at the mid-winter international exposition of 1894, as well as by the great and ever increasing demand for its goods from all parts of the world. At the head of this undertaking stands William Schroeder, the president. He is a native of Louisiana, and came to San Francisco after having studied for his profession in the most prominent art schools of Europe. The firm imports its raw material, that is, the antique, opalescent and cathedral glass, and jewels, direct from the factories abroad and in the East. About October 1, 1899, the works, offices, etc., will remove to their new quarters at the corner of Second and Minna streets, where a commodious four-story building is being constructed for their special requirements, and to accommodate their large and constantly increasing business.

ALEX. HEINS.

Among the firms who have done much toward commercial advancement we would mention Alex Heins, manufacturer of leather and felled rawhide belting. This firm was established ten years ago by Alex Heins, who is deceased, and the business is now conducted by Mrs. Alex. Heins, his widow, and A. Williams, manager. The offices and manufactory occupy the entire upper floor of the three-story brick building at 134 Main street. The trade covers the entire Pacific Coast and the goods manufactured are felled rawhide and leather belting, full rawhide rope, pump leather, plunger, leathers, bottom valve leathers, washers, etc. Mr. Williams, the manager, is a native of Germany, forty years old, and for many years a resident of this city. He ranks high in the esteem of his business associates.

SCOTT & GILBERT.

Not long ago manufacturing was almost unknown here and everything came from the eastern workshops; but western enterprise found that home production meant increased prosperity, by retaining local funds in local circulation, and so practically have they applied this hypothesis that our factories now turn out every class and description of goods, even competing with eastern manufacturers on their own ground. A prominent house which aptly illustrates these conditions is Scott & Gilbert, the largest manufacturing chemists on this Coast, who command a worldwide trade, and have recently opened extensive commercial negotiations with our new possessions in the Pacific and the Orient. They occupy the entire second story of a large brick building at 300-302 Davis street, employing twenty-five skilled workmen and manufacturing the following goods and specialties: Alaska Seal Oil Shoe Dressing, Russian Shoe Dressing, Boss Shoe Dressing, Hub Shoe Dressing, Hamburg Tea, Bay Rum, Florida Water, Perfumery, California Insect Powder, Inks, Mucilage, Liquid Bluing, Top Notch Flavoring Extracts, Spices, Fruit Essences, Fruit Syrups, Fruit Coloring, Lemon Sugar, Essence Jamaica Ginger, Essence Peppermint, Sewing Machine Oil, Bicycle Oil, Castor Oil, Gun Oil, Washing Ammonia, Proprietary Medicines, Gill's Botanic Cough Syrup, Cream of Oranges, Stockman's Liniment, Stockman's Condition Powders, Egyptian Toothache Drops, Egyptian Corn Remover, Carbonated Beverages, Sassafras Sour, pts. and qts., Ginger Ale, pts. and qts., Birch Beer, pts. and qts., Cream Soda, pts. and qts., Orange Cider, pts. and qts., Apple Cider, pts. and qts., Sarsaparilla and Iron, pts. and qts., and various Pharmaceuticals. They are the only concern on the Coast manufacturing shoe dressing, inks and mucilage, and are the largest house of this class west of Chicago. Messrs. J. M. Scott and J. B. Gilbert, the proprietors, are well known and esteemed as business men, of high ability, and public-spirited citizens. The former is from Illinois, the latter from New York, and both are forty years of age, coming to California simultaneously in 1879.

C. J. PERIAM & CO.

In this review we wish to mention the firm of C. J. Periam & Co., machinists and lock experts, at No. 42 Main street, established in 1875 by C. J. Periam, who had been associated with John Kittridge in the same line on Fremont street for many years. The firm makes a specialty of the manufacture and repair of safe and bank combination locks, adjusting scales, and the putting in order, cleaning and overhauling of all mechanical devices of this nature. They also deal in new and second-hand safes and ship goods to Honolulu, China, Japan, and Central America, and all over this country. They have repeatedly received medals at various exhibitions for safe and combination locks. Mr. Periam was born in Birmingham, England, and came to the United States in 1862, coming to California in 1868. He is a Mason and a member of the A. O. U. W.

JOSEPH FETZ.

The general awakening of a discriminating public to a full realization of the vibrating effects of impure liquors and wines is fast stemming the tide of adulteration, and as a result the demand for pure and native goods is becoming more extensive annually. One of our representative houses is that of Joseph Fetz, wholesale wine and liquor merchant, corner Third and Mission streets, where they occupy the lower floor and basement. The house under consideration is one which has won a high reputation in the trade by dealing in the purest and finest goods. Mr. Fetz also has a vineyard and orchard of eighty acres at Selma, Fresno county, where he raises principally raisins, and prunes; always, however, keeping about 25,000 gallons of wine on hand to age. The trade of this house covers this Coast, but is principally in this city, the chief trade being retailers and druggists. He deals in the finest and purest qualities of wines, liquors and brandies. Mr. Fetz was born in Switzerland and came to California in 1867, and is vice president of the Champion Mining Co., of Nevada, vice president of the St. Godhard Mining Co., of Nevada, and also vice president of the Spanish Consolidated Quartz Mining Co., of Nevada.

P. N. KUSS CO.

The above business was established twenty-five years ago by P. N. Kuss. They occupy the lower floor and basement at 216 Post, which covers four thousand square feet of floor space, with a workshop for repair work in the rear. They have a choice selection of the latest patterns in wallpaper, linocrusta walltons, and inside decorations. They do both retail and wholesale, and handle paints, oils, varnishes, glass, wall-paper, room-mouldings, and floor-wax, and have the agency for Jas. E. Patton Co.'s pure liquid paints and colors. The firm also have a branch at 472 Twelfth street, Oakland. Mr. P. N. Kuss was born in Germany fifty years ago, and is also a member of the contracting firm of Kuss & Storz, at 216 Post street. Mr. Engene W. Drury is a native of Massachusetts, forty-eight years old, and has lived here twenty-seven years. Previous to this he was in the grocery business in Stockton.

BYRON JACKSON.

Among the great concerns here is that of Byron Jackson, manufacturer of pumps, and threshing machines, and draining and irrigating machinery of every description, at Sixth and Bluxome streets, where half a hundred men are employed. His trade extends all over the West, and orders have been received recently from the East. The specialties are centrifugal pumps and steam and gas engines for irrigating, draining, mining and harvesting purposes. They also carry a full line of engines, pumps, etc., such as automatic expansion, self-oiling steam engines, compound and compound-condensing steam engines, stationary and portable engines and boilers, "Whirlpool" centrifugal pumps, "Red Jacket" hand and windmill pumps, Gordon duplex steam pumps, park injectors, Swift lubricators, "Eclipse" hay stackers, "Aeme" hay rakes, "Light-Weight" horse forks, self-feeders for threshing machines, side elevators, derricks, spreaders, hay carriers and pulleys, windmills and harrows, pumps for every purpose, complete power and pumping plants for irrigating and reclaiming land. The proprietor, Mr. Byron Jackson, is a native of this state, fifty-six years of age, and a member of the A. O. U. W.

S. F. WOOD AND IVORY WORKS.

We have many large concerns here, to whose active and progressive efforts San Francisco owes much of its present high standing, and one of these is Carl F. Haas, proprietor of the San Francisco Wood and Ivory Works, at 417-419 Mission street. This concern was established in 1884, and occupies a handsome and well-equipped plant, in charge of a competent force of skilled workmen. Woodwork of every description is done, a specialty being made of patterns and models, bowling alleys and supplies, equipments, all kinds of fine wood, ebony, rosewood, boxwood, etc., as well as elephant and walrus ivory, being constantly on hand. The house commands a large local trade, and is highly esteemed as a first-class establishment. Mr. Haas is of German birth, and an old and valued citizen. He is a member of the Merchants' and Producers' Association.

BJORN BROS.

For many years San Francisco has shown great activity and enterprise in the erection of fine buildings of all kinds, and as a house which has been prominent in supplying the bulk of material incidental to its line is Bjorn Bros., whose commodious establishment is located at 1330 Market street. The business had its origin twenty-seven years ago through the enterprise of G. Ammerup, who was succeeded by the present firm in 1899. The present proprietors, who have had long and practical experience in their line, are prepared to serve the trade with even better facilities than their predecessor, and have succeeded, not only in retaining every patron of the house, but in adding many new ones to the list. Their stock, which is unsurpassed for variety and excellence here, includes paints, oils, varnishes, glass, brushes, wall paper and artists' materials of every description and of the best foreign and domestic makes. Their trade is of both a wholesale and retail character and extends throughout California and adjacent states. Messrs. H. and E. Bjorn are natives of Denmark, aged forty-four and forty-six years. The former is a member of the Scandinavian Society, while the latter is a member of the Master Miners and United Workmen.

C. F. THOMPSON.

No branch of trade is on a firmer basis or more enduring foundation than that of hardware, which is represented here by houses which are great in themselves, as well as infinitely creditable to our city. One of the largest of these is the establishment of C. F. Thompson, situated at 112 Clay street. This house was established in 1865, and occupies the first floor of a handsome brick building, covering a space of two thousand five hundred square feet. Their trade covers the entire Pacific coast states, and is conducted principally through the mail. The goods carried by this house consist of hardware, trucks, rope, rope yard, twine, and new and secondhand bags. Their specialty is scales, and they carry all the leading makes, also making a specialty of repairing scales. Mr. Thompson is a native of England, coming from Liverpool, and has been a resident of this city for the past twenty years.

HANAK & HARGENS.

The great success of this city is due partly to the enterprise of her business men. An important branch of trade is the stationery and book-selling line, and a prominent house in this city is Hanak & Hargens, established in 1898, and occupying the lower floor of the four-story brick structure at 107 Montgomery street, and employing five salesmen. Its trade is exclusively a city one, and it handles books, papers, periodicals, cutlery—in fact, everything in the stationery line. Its specialty is fine art works of all kinds, and German, French and Spanish books. Mr. Hargens is a native of New Jersey, twenty-eight years old, and has been in San Francisco eighteen years. Mr. Hanak was born in Austria, is twenty-nine years, and in this city for eighteen years.

"KERAMIC" DECORATIVE ART STUDIO.

No one can truthfully assert that San Francisco's public is remiss in its devotion to classical studies, and especial prominence has been obtained here in decorative art, such as china painting, etc. Probably the best known school of this character in the West is the "Ceramic" Decorative Art Studio, at No. 219 Post street,

established by Mesdames S. V. Culp and M. E. Perley in 1895. The establishment occupies the lower floor of a handsome three-story brick building, the basement of which is utilized as a kiln-room. Besides teaching china-painting in all its branches, a large assortment of decorated chinaware is kept for sale and all kinds of supplies are handled for those engaged in this profession. All the gold used for the ornamentation of china is prepared by Mrs. M. E. Perley, who has made this branch a special study in order to give to their pupils an article perfect in color and quality. Daily classes are held, pupils coming from all portions of the Coast States and British Columbia, where the fame of the institution has spread, and every advantage for the rapid advancement of pupils is had, including annual engagements of celebrated Eastern artists, who teach the latest and most approved methods in use. Mmes. Perley and Culp are both graduates of famous schools of china-painting and have every qualification of experience and ability requisite to the most thorough and complete instruction in this line. The former is a native of Illinois and has been in San Francisco since 1892. The latter was born in this city, and both are ladies of culture and refinement, who occupy prominent places in our social life.

H. P. PETERSEN & CO.

Among the leaders in the undertaking line we would mention the firm of H. P. Petersen & Co., of No. 228 McAllister street, established five years and occupying its present quarters for the past three years. The reception rooms and parlors are equipped with every facility for conducting a general undertaking business. Embalming is done by the best and most approved methods and bodies are prepared for shipment to all parts of the country. Mr. Petersen is a graduate of Clark's School of Embalming and an expert in this line. The firm carries a large stock of caskets, burial cases, coffins, robes, and all other funeral requisites. Day and night calls are given prompt and immediate attention. Mr. H. P. Petersen is a native of Germany, thirty-nine years old, and a resident of San Francisco since 1883. He is a member of the Odd Fellows and several other societies.

HERRING-HALL-MARVIN CO.

One enterprise that has been conducted with excellent success here in this city is that of the "Herring-Hall-Marvin Co.," safe and lock-manufacturers, of Number 609 Market street. This firm have achieved an international reputation for the superiority of their safes and locks over all other makes. The immense business developed by them was established here in 1874, and the Hall safe is in use throughout the Pacific coast, Hawaiian Islands, and Mexico. Ten clerks and salesmen are employed here, and several traveling salesmen represent the house on the road. A large and complete line of safes of all sizes are always kept on hand, and the prices are more reasonable than any other make of safes on the market. Mr. J. G. Giesting, the manager, is a native of Kentucky, fifty-four years of age, and has been a resident of this city for twenty-five years, is a member of the Bohemian Club and the National Guard of California, also director of the Pacific Mutual Debenture Co., and is a man well known in business and social circles.

McCANN, BELCHER & ALLEN.

The vast and rich lumber regions adjacent have furnished cheap and excellent building material, and by their promotion have created a demand for furniture. One of our well-known furniture houses is that of McCann, Belcher & Allen, at 600 Sutter street, near Mason, incorporated in 1890 for \$60,000, and carrying one of the choicest stocks of antique furniture, interior decorations, upholstery, etc., in the city. Their factory is located at Bush and Mason streets, and employs a large number of men, highly skilled in fine furniture making, who construct from original designs all descriptions of fine furniture. They are widely known as reliable and enterprising dealers and fully merit the extensive favor and esteem in which they are held by the trade. The executive authority is vested in Wm. J. Belcher, president; Wm. D. McCann, vice-president and manager, and Lewis H. Allen, secretary and treasurer. All three gentlemen are natives of California, and worthy types of native-born ability and enterprise.

THE UNION LITHOGRAPH CO.

In putting forth the present review of the trade, commerce and manufactures of the metropolis of Western America, it is gratifying to note the fact that all our industries are upon a sound foundation, and that the outlook for the coming decade is brighter than the most optimistic could have thought possible only a few brief months ago. It is exceptionally pleasing, also, to note that each branch of legitimate industry is represented by one or more firms or corporations whose character and magnitude are such as to reflect credit upon our city as a whole. The production of fine lithographic work, it need scarcely be said, finds its greatest and ablest representative in the Union Lithograph Company, established in 1887 by J. C. Hall, and its history from that day to this is one of steady and material growth. Originally a partnership, under the name of the J. C. Hall Co., it became in 1889 a body corporate, and in 1894 was re-incorporated in its present form and upon its present basis, with a capitalization of \$100,000. It is today admittedly one of the great industrial concerns of the West. Its plant, located at 325 Sansome street, is one of the most complete establishments devoted to lithography here, and comprises the entire fourth floor of a handsome granite building, handsomely fitted and completely equipped with the latest improved machinery and appliances. The whole scope and field of lithography is thoroughly covered, and in the regular lines its work has always been beyond criticism. They make a specialty of bank, insurance and commercial work, and are the only government licensee for this territory for the imprinting of revenue stamps on bank checks, drafts, etc. They receive orders from all parts of the Pacific Coast, Mexico, Central America and the Hawaiian Islands. The officers of the company are B. S. Hubbard, president and manager; S. H. Strite, vice-president and treasurer; J. F. Wiggins, secretary—all gentlemen who are shrewd in business, progressive and popular. Mr. Hubbard is a native of Ohio, thirty-five years of age, and for the past eleven years has been a valued citizen of San Francisco. He is a member of the Masons and Woodmen of the World. Mr. Strite was born in Maryland, forty-five years ago, and

came to this city ten years ago. He is a member of the Woodmen of the World. Mr. J. F. Wiggins is a Native Son, thirty-seven years of age. All are gentlemen of rare business ability and citizens of pronounced public spirit and liberal progressiveness, and their well-directed efforts have not only secured the success of their own enterprise, but have also contributed to the fame and prominence of San Francisco.

OCCIDENTAL & ORIENTAL STEAMSHIP COMPANY.

Great and wealthy as has become San Francisco, it would be a difficult matter to make distinctions between some half-dozen enterprises engaged in the same line. Not so, however, in reference to ocean transportation. Every one will at once yield the place of honor to the old established Occidental & Oriental Steamship Company, whose history is so indissolubly connected with the progress of California. The first steamer operated by this company was the well known White Star liner "Oceanic," which they chartered, and which left Liverpool for San Francisco via China and Japan and arrived in San Francisco on the twenty-ninth of June, 1875. On July 15 of same year, she entered the regular service of the Occidental & Oriental Steamship Company between this port and Japan and China, continuing in the same until February, 1895, when she left San Francisco for Liverpool and was returned to the White Star line. The company now operate three magnificent ocean palace steamships, the "Doric," "Gaelic," and "Coptic," which were built by Messrs. Harland & Wolf of Belfast, Ireland, and are on the Pacific what the White Star line is on the Atlantic. These steamers, for safety, comfort, durability, elegance and speed are recognized by the traveling public and the maritime world as the most complete type and model of marine architecture. The three vessels are practically built upon the same lines and differ but slightly in their interior arrangements, length, and tonnage. All have the graceful, yacht-like hull, straight stem and graceful stern, and with such ample beam as to insure large, airy and comfortable cabins below, and long, broad promenade decks above, rigged with four masts, two of which are crossed with yards, and, in the event of accident to the ma-

chinery, have sail power sufficiently great to enable them to reach port under their own canvas. The cabins are all located amidships, immediately forward of the engines and boilers, so that the saloon passengers are absolutely free from any annoyance arising from the jar of the propeller or noise from the machinery, and at the same time experience the very least possible motion at sea. The ships have eight water-tight compartments, any of which may be penetrated without imperiling the safety of the vessel, and all are closed by water-tight bulkhead doors, while apparatus for subduing fires are of the most complete and modern kind known, and the crew is regularly and systematically drilled in their use, occasional alarms being given to test their efficiency. The dining saloons, ladies' boudoir, library, smoking rooms, bathrooms and lavatories are finished and paneled most beautifully, and are supplied with the costliest furniture and decorations; in short, they are unsurpassed in elegance by any line afloat. Electric lighting is provided throughout the entire ship, in cabins, saloons, social halls, etc., and all lights are on the incandescent order and are operated independently of each other. As regards the dimensions of the three ships, they vary in length from four hundred and twenty to four hundred and forty feet, and in breadth from forty-two to forty-four; the depth of all is twenty-nine feet and the registered tonnage ranges from four thousand three hundred to four thousand seven hundred tons. They well merit the title bestowed upon them, "White Star Line of the Pacific," owing to the regularity of their arrival and departure on schedule time. The ports at which this company's steamers touch are Honolulu, Yokohama, Hogo (Kobe), Nagasaki, Shanghai, and Hong-Kong. The Occidental & Oriental Steamship Company have in connection with other lines arranged tours around the world. For a full description of these tours, we refer to the very complete illustrated pamphlet issued by the company, and which contains a graphic description of the various foreign countries to which they issue tickets. The company's general office is situated at 421 Market street, San Francisco, Cal., and these pamphlets, together with any other information regarding the service or fleet, will be cheerfully furnished upon application for same.

PLUMMER BROTHERS.

It may be asserted without fear of successful controversy that no city of the West or South, however large, populous or pretentious, in anywise surpasses the city of San Francisco as a jobbing center or wholesale distributing point, nor can any of them show a larger ratio of growth within the past twelve to fifteen years. In every legitimate branch of commerce and trade we can lay just claim to having representative establishments which are abundantly capable of holding their own in any equal field with the best houses in similar lines, elsewhere. One of the most prominent and representative firms is that of Plummer Brothers, the proprietors of the Crystal Salt Works. This firm was established by John A. Plummer, Sr., in 1864, and was succeeded by the present firm in 1882. They have a branch office on the lower floor of the three-story brick building at 107 California street. The concern have works at Alvarado, and Newark, Alameda county, which cover eight hundred (800) acres, with a capacity of eight thousand tons per year, and require the service of forty employees. They also have a salt factory and refiner at 253 and 255 Spear street, this city, which has the latest improved machinery, employs twelve men, and has an output of twenty tons of fine grades salt per day. This firm are manufacturers, producers and dealers in domestic and foreign salt, and sell the wholesale trade from British Columbia to Central America, one item alone being two thousand tons per annum to the Union Fish Company. They also export large shipments to Siberia, China, Japan, Manila, and other Pacific ocean ports. The members of this firm are J. A. Plummer and C. A. Plummer, who are energetic, enterprising and reliable business men. They also have control of salt works, with an annual production of 5,000 tons salt.

CHARLES SONNTAG & CO.

Among our commercial make-up are many representative individual instances, whom it is our purpose in this review of our progress to describe, and, with this end in view, we beg to call the reader's attention to Chas. Sonntag

& Co., commission merchants, at 114 and 116 Market street. The firm had its inception some eighteen years ago, and has steadily risen in trade and popular favor since that time. The house occupies the upper floor of a large brick edifice with a floor space of about four thousand square feet, and handles everything in the cartridge and ammunition line, representing, among others, the United States Cartridge Company's goods, and Marx & Rawolle's glycerins, and other eastern accounts, and does only a wholesale business. The firm extends its operations to all parts of the Coast, as well as numerous foreign points, and is widely known for its superior goods and equitable and progressive methods. Mr. Chas. Sonntag, who is the sole member of the firm, is a native of Delaware, but came here early in life and has been identified with our general interests for many years. He was a member of the Board of State Prison Directors of this State for ten years, and president of the Board for several terms. He also served as a member of the Penological Commission, its object being the investigation of crime and its causes, and the best methods to prevent the same. He is the founder of the California Society for Prevention of Cruelty to Children, and for many years its president, also serving as the vice-president of the American Humane Association. He was Inspector-General of the Rifle Practice of the National Guard for some time, and has served also as a Director of the Reform School at Ione.

HAAS BROTHERS.

One of the old, time-honored institutions of this city is the well-known firm of Haas Bros., importers and wholesale grocers, at 100 and 102 California street, established in 1834 and incorporated later for \$1,000,000. Their business quarters occupy the entire four floors and basement of an imposing and commodious brick structure at above address, the whole containing a floor space of about sixty thousand square feet. This vast space is used for the various departments of its large trade, and stocked with a very large, choice and comprehensive line of fine, fancy and table groceries, imported and domestic luxuries and condiments, sauces,

relishes, canned goods, teas, coffees, spices, laundry and kitchen supplies, and, in short, every requisite for the grocers' stock, from the largest to the smallest. A quarter of a hundred men find employment in this building, while a dozen "drummers" tour the Coast for fresh orders. A leader is made of the celebrated "Blue Point" oysters, and an extensive trade carried on in the Coast states. A New York office is also maintained for the purpose of securing fine eastern goods, and the world's best markets scoured for the replenition of the stock. The officers are Wm. Haas, president; L. Klau, vice-president; Abe. Meertief, director; E. Klau, secretary and treasurer, and K. Haas, director.

BLYTH & TROTT.

One of the lines which, under the favorable conditions afforded by our community, has grown to extensive proportions, is the lumber trade, of which a leading and well-known house is Blyth & Trott, whose offices and yards are located at the northeast and southeast corner of Spear and Mission streets. The house was incorporated under our laws, with a handsome and adequate capital stock, in 1887. Its plant covers seven water lots, representing a total ground space of about forty thousand square feet. All kinds of the finest grade of redwood and other lumber in standard sizes is handled, about three million feet being stored in the yards as reserve stock. A large patronage is found among local and outside contractors, builders and the lumber trade, generally, a large force of men being employed by them. The firm is considered to be one of the most progressive and reliable in its line, and has made many staunch friends among the trade. It is engineered by as capable and enterprising a pair of men as could well be found. They are H. Blyth, a native of London, and W. J. Trott, who comes from the State which gave us James G. Blaine and many other eminent statesmen. Both are men of high and lofty ideals, which they have successfully embodied in their commercial dealings, and are well known for their generous support of home industries and interests. The house holds membership in the Lumbermen's Exchange and Merchants' Exchange.

TATUM & BOWEN.

Conspicuous among those who have built up great industrial works is the firm of Tatum & Bowen, manufacturers and importers of machinery and supplies of all kinds, established in 1876 by H. L. Tatum and J. J. Bowen. Their business quarters are located at 34-36 Fremont street, where the lower floor and basement, containing about fifteen thousand square feet of floor space, and supplied with a modern and complete outfit of machinery and mechanical appliances, is occupied by this firm. They handle a complete line of engines and boilers, logging engines, hoisting engines, electric light engines, woodworking machinery, saw-mill machinery, emery and corundum wheels, Hoe chisel, tooth saws, and are sole agents for "Schultz" belting and "Albany" lubricating compound and oils. This company have a branch at 29-35 First street, Portland, Oregon, and several traveling salesmen represent them on the road, and the trade of the house extends throughout the Pacific Coast states, British Columbia, Mexico and Central America. Messrs. Tatum & Bowen are natives of Virginia and have lived in this city many years.

W. F. GEERDTS.

Under the favorable trade conditions which prevail here, all forms of commercial endeavor flourish and grow, and one which has received even more than the ordinary trade stimulus is the jewelry line. As highly representative of our best interests in this direction, we beg to refer to Mr. W. F. Geerdt, at room 52 Thurlow block, 126 Kearny. Mr. Geerdt established in 1896 and was formerly on Hardy street. He carries on a large trade all over the Pacific Coast, and manufactures all kinds of jewelry to order, making a specialty of designing diamond jewelry and special fraternity pins. As a diamond setter he is one of the most able here, and does a large amount of this work for the trade and public. Mr. Geerdt hails from Davenport, Iowa, and came here about seventeen years ago. He is noted for his active and public spirited interest in local advancement, and is universally respected, and holds membership in the American Guild.

THE DIBERT MANUFACTURING COMPANY.

One of the most potent factors in our rapid business advancement is the enterprise and energy shown by our manufacturers in entering new fields, and, without a thought of failure, pushing them to a successful foundation. In this way have been formed home supply depots, which formerly were imported from the East, and thus we are becoming year by year more sufficient unto ourselves and less dependent on the older established communities of this and other countries. One of the most enterprising and active workers in our industrial world is the Dibert Manufacturing Company, successors to Dibert Bros. Manufacturing Company, who established here in 1891, incorporating under their present title February 1, 1899. They occupy all of a two-story brick building, at 225-227 Mission street, fitted with the most approved machinery and employing fifteen men. They manufacture and build all forms of special machinery, such as saw, rice, spice, flour, barley, oatmeal, oil, and salt, and quartz mills; oat and rice hullers, sack and barrel packers, also making a special feature of the designing and construction of complete plants of all kinds. Among their notable work has been the construction of the following plants: Balfour, Guthrie & Co., Port Costa and Portland; Girwin & Eyre, Stockton; and Seattle Cereal Co., Seattle. Their patronage is found all over western America, including British Columbia and Mexico. Their fame as constructors of extraordinary skill has brought them orders from all portions of the continent and caused them to become widely known as a progressive and reliable house. On the executive staff are three of our best-known citizens and business men, who were among the first to recognize the future of this city and profit by it. They are L. C. Dibert, president; W. C. Dibert, vice-president; and F. H. Chenoweth. The Diberts are Pennsylvanians, while Mr. Chenoweth was born in Illinois. All three are gentlemen of high standing and represent our best type of citizenship.

CLEMENT P. RUST.

One of our best known selling agents for eastern manufacturers is Clement P. Rust, at 13 Pine street. The business was originally established ten years ago by John B. Rust, father of the present proprietor, whose death in 1894 gave his son full control of the firm's interests. Mr. Rust represents the following well-known firms: Gender & Paeschke Manufacturing Co., tinware, Milwaukee, Wis.; Illinois Pure Aluminum Co., Lamont, Ill.; Bellaire Stamping Co., Hervey, Ill., enameled steel ware; Freeman Manufacturing Co., Kalkaska, Mich., woodenwares. He has a branch at Los Angeles and handles all kinds of tinware, household and kitchen utensils, stamped goods, etc., making a specialty of aluminum cooking utensils. His operations extend all over the Coast, and he handles only reliable goods and deals only with reliable people. Mr. Rust is a prominent member of the Junior O. U. A. M., well known in social life, and progressive and public-spirited to a degree.

W. H. STANLEY.

Among those who have done so much for the advancement of the commerce of our city is the firm of W. H. Stanley, dealing in nails, barbed and bailing wire, and agent for several eastern manufacturers. This concern was established in 1889, and occupies offices in the three-story brick building situated at 109 California street. The trade of this concern covers the entire Pacific Slope west of the Rockies. It deals in heavy hardware, iron and steel, nails, and barbed and bailing wire, being agents for several eastern cut nails, wire nails, and barb wire manufacturers; and is also the patentee and manufacturer of the "Fan" lawn sprinkler, which is meeting unprecedented success throughout the entire world. Mr. Stanley is a native of Ohio, and has been on this Coast for the past ten years. He is a member of the National Union, and is possessed of broad and liberal ideas, having always the good of the community in view, and ranks high in the estimation of his business associates. He went East lately with a view of arranging for the representation of several other large manufacturers.

STOLL & VAN BERGEN.

Present conditions seem to indicate that the city of San Francisco, great as it is in all the elements of modern advancement, is in fact as yet but embryonic of what it is destined to become before it passes the half-century mark. The mission of this work is to set forth a few of the more salient facts of this city as a great commercial and manufacturing center and to name the leading representative houses in their respective lines. Thus we refer to the firm of Stoll and Van Bergen, established thirty-five years ago by Tyler Curtis and succeeded by Rosseter & Smith, afterwards by Rosseter, Smith & Stoll, then Stoll Bros. & Co., until it resolved itself into the present firm. Their offices and salesrooms occupy the lower floor and basement of the four-story brick building at No. 545 Market street, covering an area of over five thousand square feet. The trade covers the entire Pacific Coast and extends to Mexico, Central America, Hawaii and other Pacific ocean ports. They deal in leather, shoe findings and shoe machinery and are one of the largest establishments in this line on the Coast, carrying an immense stock of goods. This firm are agents for Chas. F. Baker & Co., Boston; "Hold Fast" Nails; Globe Buffer Co., Boston; I. D. Smith & Co., Chicago, dressings; E. & D. Manufacturing Co., Somerville, Mass., rubber heels; Viscol Co., East Cambridge, Mass., leather preservative, and many others. Personally, Mr. G. J. Stoll is a native Californian, forty years old, and a member of the Odd Fellows and Native Sons. He has been with the present firm sixteen years. Mr. Van Bergen is a San Franciscan, thirty-three years old, and a member of the firm for four years. These gentlemen are enterprising and progressive and occupy a prominent place in the confidence of their patrons and business associates.

J. K. BIGELOW.

That San Francisco's present prosperity is due, and her future growth depends largely upon, the continued success of her manufacturing industries, no one will dispute. Manufacturing has come to be looked upon in this day as the most essential element of metropolitan progress. Among those who have contrib-

uted largely to the mechanical industries which have helped make San Francisco what it is, we would mention the name of Mr. J. K. Bigelow. Mr. Bigelow is a practical machinist, one who thoroughly understands the minutest details of his business. Fifteen years ago Mr. Bigelow established his machine works at 10 Stevenson street, in San Francisco, in the same place that he still occupies. It is needless to say he has kept pace with the improvements that have been springing up around him, which have made our city what she is — "Queen of the West." Mr. Bigelow does all kinds of intricate machine-work, gear-cutting and milling. His specialty, however, is the manufacture of patented articles. His field is practically here in the city, where he personally superintends every piece of work that leaves his establishment. Mr. Bigelow is a native of New Hampshire, the state that has sent so many of her good citizens to our golden shores. He arrived in San Francisco in the year 1875, and has dwelt here continuously ever since. He is and has ever been one of our staunchest citizens.

A. J. VAN DRAKE.

This city is the home of extensive establishments in every branch of trade. Among those houses that have contributed greatly to the advancement and prosperity of this city is that of A. J. Van Drake, machinist and mechanical engineer, who established here in 1887, with office and manufactory at 141 First street, requiring the services of six employees. His trade covers the entire Pacific states west of the Rockies, and the reputation of the house for skillful work is well-known. Everything in the line of building and constructing machines is contracted for, and gear-cutting and the making of all kinds of machine tools to order is the specialty of the house. They are the sole manufacturers of the celebrated Woodbury ore concentrator, also the "G. G. Gate" concentrator, which is known from one end of this Coast to the other. Mr. A. J. Van Drake is a native of Pennsylvania, but has been a resident of this Coast for the past twenty-eight years. He is a member of the Workmen and a Knight of Pythias, is a shrewd, wide-awake business man, fully in touch with the times.

WESTON BASKET & MFG. CO.

Among our manufacturing interests that employ over one hundred persons is the Weston Basket & Mfg. Co., at 662 Bryant street, whose output consists of grape, peach, berry and other varieties of baskets; also veneer barrels and packages for the shipment of dried fruits, coffee, spices, etc. The trade covers the entire Pacific Coast and extends to Mexico and Central America. The company has agencies at Walla Walla, Washington; Portland, Or., and at Sacramento, San Jose, Fresno, Watsonville, Hanford, San Diego, and Los Angeles, in this state. A mill at Hoquiam, Wash., provides the wood used in their manufactory. The members of the company are H. P. Martin, president; J. A. Robie, vice-president; and O. W. Crawford, secretary, treasurer and general manager.

STUPARICH MFG. CO.

One of those establishments which has done much to advance the commercial prosperity of the city is the Stuparich Mfg. Co., which manufactures and deals in photographic cards. This concern was founded twelve years ago by Mr. Stuparich, who is its president and manager. The offices and manufactory occupy the entire four-story brick building, situated at Nos. 141-147 Fremont street, and covers an area of seventy-five hundred square feet, requiring the services of seventy-five employees, and a number of traveling men. Mr. P. J. Stuparich is a native of Austria, and has lived for thirteen years in this city. He is a member of the Druids.

THE N. K. FAIRBANK CO.

The above concern is the most extensive manufacturer of soaps ever known. The factory and chief offices are in Chicago, Ill., with branches at St. Louis, New York, Montreal and San Francisco, the latter being under the management of Mr. Chas. F. Healy. Their leaders are "Santa Claus" and "Fairy" soaps, "Gold Dust" washing powder, "Cottolene" and lard compounds being their specialties. This Coast branch was established March 1, 1899, with offices at 304 Sacramento street. Mr. Healy is a native of Wisconsin and has been with the company for more than ten years, and has been here fifteen months.

SAN FRANCISCO PLANING MILL.

A concern that deserves mention in this review of our progress is the San Francisco Planing Mill, established eight years ago by William Crocker, and occupying the entire building at Nos. 524-530 Fifth street, and giving employment to sixty people. They manufacture doors, sash and blinds and window frames, mouldings and finish. This mill is supplied with all the modern improvements in machinery and has the best facilities in the state for supplying buildings with all kinds of woodwork finish, sliding, running or rustic, tongue and groove, and it makes a speciality of all kinds of moulding. Mr. Crocker supplied the windows, doors, etc., for both the Emporium and the Pabst building, and also furnished interior and exterior of Mrs. Hecht's residence, corner Octavia and Jackson streets, which is one of the finest in this city. Mr. Crocker is a native of England, but came to this state in boyhood. He is a prominent Mason.

HASKELL & MUEGGE.

A pleasing feature of San Francisco business life is that foreign concerns as well as local houses flourish here. Among those who are representatives here of outside concerns, we would mention Haskell & Muegge. This house was established twenty years ago and was formerly located at 206 Kearny street. The salesrooms now occupy the second floor of the brick building at 115 Kearny street, and require the services of three employees and one traveling man. The trade is strictly wholesale and covers the entire Coast. The house deals in watches, jewelry, silverware and novelties, and are sole Pacific Coast representatives for Enos Richardson & Co., fine gold jewelry; Rogers & Brothers, "Star" brand spoons and forks, E. Ira Richards & Co., extra quality rolled plate jewelry; H. H. Curtis & Co.'s sterling silverware and novelties, and D. Gruen & Sons, Gruen "Precision" watches; also J. B. Bowden & Co., of New York. One of the members of the firm, Mr. Muegge, died six years ago and his partner conducts the business under the original firm name. Mr. R. R. Haskell is a native of Massachusetts, fifty-nine years of age, and has been a resident of this city for twenty years.

JOHN MULHERN.

One of the greatest discoveries is "Electro-poise," an instrument for increasing the vital forces of the body by the application of ozone to the tissues. It was first used in the yellow fever epidemic at Jacksonville in 1881 with great success. The instrument is made in two sizes, for stationary and pocket use. Mr. John Mulhern, successor to Watson & Co., 122-124 Market and 19 and 21 California streets, is western agent. The firm established here in 1872, and was succeeded by Mr. Mulhern in 1896. He also deals in bottlers' and soda fountain supplies, and is sole agent for Bowker's and Beach & Clarridge Extracts, Twitchell's bottling tables, Hutchinson stoppers and tables, etc., and a large line of corks, corkwood, life-buoys, tin foil, essential oils, Tabiti vanilla beans, whitening marble dust, patent wires, soda bottles and boxes. Mr. Mulhern is a native of Ireland, and came to the United States at an early age, and came here from Boston in 1874.

ELECTRIC, RAILWAY AND MANUFACTURERS' SUPPLY CO.

The above company handles the most complete stock of goods in their line here. The company was established in 1894, and was recently incorporated. They occupy the entire building at 548 Mission street. They are western agents for the following: Enrca Tempered Copper Works, high-grade switches, commutators, segments, ganze brushes, etc.; Ohio Brass Co., electric railway specialties; A. O. Schoonmaker, mica and mica products; Solar Carbon and Mfg. Co., carbons, batteries and plates; Massachusetts Chemical Co., "Arnulac" and "Insullac"; Bradford Belting Co., "Monarch" insulating paint; Positive Lock Washer Co.; Vulcanized Fibre Co. They have the exclusive agency for this Coast, and ably represent their interests, supplying most of the electrical power companies, street railways, and manufacturers in California, Oregon and Washington. Allan St. J. Bowle, a prominent advocate of local enterprise, is a Native Son, and holds membership in the B. P. O. E. Samuel H. Taylor, the manager, is a native of Massachusetts, and has been many years on this Coast.

J. C. WINANS.

An old established institution is that of J. C. Winans, at 151 Fremont street. Mr. Winans established here in 1855, being one of the first to enter the field as an extensive manufacturer of and dealer in steam packings, boiler compound for removing and preventing scale in boilers, rubber goods, cotton waste and all kinds of steamship, railroad and engineers' supplies, and compete successfully with our great eastern concerns. He occupies as his salesrooms and workshops all of the lower floor and basement of a handsome brick building, using as his storage department the upper floor of another large building at 220 Fremont street. Mr. Winans makes a very superior grade of goods, handling the products of several large eastern concerns, and does a large business all over the Pacific Coast states. Mr. Winans is a native of New York and came to California in 1849, holding membership in the Pioneers' Association.

GAS CONSUMERS' ASSOCIATION.

A concern that has done much for this city is the Gas Consumers' Association, which has branch offices all over the United States. This association was established and incorporated in 1878, with a capital of \$500,000. Its offices and storerooms are at 316 Post street, where they require the services of fifty employees. They are the owners and manufacturers of the Standard Automatic Gas Regulator, which is attached to the meter, controls the pressure automatically, keeps the flame steady, and makes a saving of from twenty to forty per cent. It also tests meters, supplies new tips and burners, and pumps out pipes, if necessary. In addition to the gas department, a perfectly equipped electrical department is conducted, and all kinds of electrical work attended to, batteries recharged, electric bells and lighting apparatus put in order, and electric meters tested. The directors are: D. L. Randolph, president; J. D. Whitney, first vice-president; John R. Spring, second vice-president; Geo. R. Kibbe, secretary and manager; Sampson Tams, Carter P. Pomeroy, Bert R. Hecht, and Joseph Knowland, directors.

SHEA, BOCQUERAZ & CO.

From season to season, year in and year out, does the trade of San Francisco go on increasing and expanding. This is precisely as it should be, and this is precisely as it will continue to be, so long as our business fraternity are up and doing. Our business houses are wide awake, and very conspicuously prominent among them is none more worthy of special consideration than the old established firm of Shea, Bocqueraz & Co., wholesale dealers in wines and liquors, formerly at Front and Jackson streets, and now at No. 525 Market. Antoine Bocqueraz and James Shea are the members of this firm, which was first established in 1858. The firm occupies the lower floor and basement of the three-story brick building at No. 525 Market street, and has a dozen employees besides a number of traveling salesmen. Its trade covers the entire Coast. A leading specialty handled by the firm is its two famous brands of whisky, the "Golden" and the "Teacup," for both of which they are sole agents for the Coast, and both of which have unexcelled reputations for purity and excellence. The house always carries a large stock, with an immense reserve in bond. James Shea was born in New York sixty years ago, and came to this state in 1858, immediately entering the liquor business as founder of the house whose names heads this article; and continuing through all that time one of the most prominent, enterprising, reputable and prosperous men in his line of trade. His partner, Mr. A. Bocqueraz, is a resident of France. Mr. Bocqueraz's interest in the firm is in charge of his son, L. Bocqueraz. He is a native of California and has resided in San Francisco all of his life and is well known as an enterprising, public-spirited citizen.

LASH'S BITTERS COMPANY.

A concern whose product has an extensive sale all over the world is the Lash's Bitters Company, whose offices and laboratory is at No. 1117 Mission street, established in 1884 and incorporated in 1894 under the management of Mr. J. J. Spieker. The laboratory is fully equipped with the latest appliances for the manufacture of their celebrated bitters, a medicine which in so short a time has merited the

confidence of the public. It is indispensable for all proprietary medicines to have distinctive and undoubted merit and fulfill the requirements attributed to them. It does not claim to be a panacea for all ills, but a tonic and laxative whose mild but effective action is at once felt. There is no trouble or sickness more ruinous to the system than constipation, which often becomes chronic; pills, salts, fruit juices are often injurious to the system, and, while they temporarily relieve, do not cure, but often aggravate the evil. Lash's Bitters is mild in its action, does not gripe, but soothes the stomach, and by attacking the root of the trouble and restoring the digestive organs to their natural equilibrium, their regular functions are permanently re-established. The sale of these well-known bitters is not limited to druggists, but is extensively handled by grocers, and thus reach the family trade, while there is not a saloon on this Coast which does not have a supply of this celebrated tonic on its bar, as it has become an indispensable "sine qua non" of their business. The Lash's Bitters Co. are also agents for Baldwin's Celery, Pepsin and Dandelion Tonic, which has a large sale. Mr. Spieker, the manager of the company, is a gentleman of superior ability, and by his sterling business methods has contributed largely to the present flourishing condition of the company.

CONTINENTAL TOBACCO CO.

One of the most prominent concerns in the commercial life of our city and State, as well as in every other State in the Union, is the Continental Tobacco Co., whose product can be found in the store of every wholesale and retail tobacconist in this and foreign countries. This great company, by its liberal and progressive ideas and quality of manufacture, has gained a strong clientage. Mr. George King, division manager, has just moved into the company's new offices, at 212 Sacramento street. He has an able corps of six traveling men. The trade of the Continental Tobacco Company is world-wide, and gives employment to several thousand operatives and five hundred traveling salesmen. They have branch factories in Jersey City, Middletown, Ohio, Louisville, Ky., St. Louis, Mo., and at other points in the east. They manufacture over one hundred and fifty

million pounds of tobacco annually. Among their prominent brands, known all over the world, we mention: "Boot Jack," "Piper Heidsieck" (champagne flavored), "Drummond," "National Leaf," and "Battle Ax." During 1898 about fifty million pounds of this brand was manufactured and sold, three times the amount of its closest competitor. Mr. King was born in Louisville, Ky., twenty-nine years ago, and has been on the coast since 1892, coming here first as the representative of John Finzer & Bros., tobacco manufacturers, of Louisville, Ky., and when his firm transferred the business to the Continental Tobacco Co., Mr. King was retained as the manager for this coast.

JOHN BOLLMAN CO.

Indisputably at the head of the tobacco business of the West by right of its magnitude is the John Bollman Co., manufacturers of high-grade cigarettes. A recapitulation of its widespread business would be an undertaking beyond the scope of this volume. The following fragmentary facts here touched upon must hence be accepted only as an intimation of a gigantic actuality. This concern came into existence and was incorporated under a California state charter October, 1895, with the following officers: John Bollman, president; A. Michalitschke, vice president; E. F. Gutschow, secretary and general manager. The office and factory of this concern is at No. 537 California street, where they give work to a small army of employees and where is manufactured the renowned "Imperial" cigarettes, the sales of last year amounting to nearly twenty-five million. This company is undoubtedly the largest importers of Turkish tobacco in the United States. Personally speaking, the officers are men well known in this community. Mr. Bollman is a native of Russia, fifty-three years old, and has resided in the United States for thirty years. Mr. Michalitschke is a native of Austria, born fifty-eight years ago, and has resided in this city for thirty-four years, and is president of the tobacco interests of Michalitschke Bros. & Co. Mr. Gutschow is of German extraction, and is the son-in-law of Mr. Michalitschke. All are men whose names are synonymous with commercial integrity and public spirit.

PACIFIC CONSOLIDATED PASTE CO.

San Francisco has long manifested a strong and pronounced tendency towards establishing and fostering large manufacturing and industrial interests, and this tendency has been vastly augmented within the past score of years. One of those manufacturing establishments which has done much toward the commercial advancement of our city is the Pacific Consolidated Paste Co. This concern was established thirty-five years ago under the firm name of Ravenna, Gharadelli & Co., and eight years ago was succeeded by the present house. The offices and manufactory of the company occupy the entire three-story brick building at No. 407 Jackson street, and the top-floor of the adjoining structure, covering an area of six thousand, nine hundred and ninety square feet, and requiring the service of twenty employees, the motive power used being steam. The trade of this house is an exclusively wholesale one, and, in addition to covering the entire Pacific Coast, extends to Mexico, Central America and Hawaii. The company manufactures macaroni, vermicelli, farina, etc., and does the largest business of the kind in San Francisco. The members of the company are V. Ravenna, G. Podesto, D. Lagomasini, and L. Buero, and were all born in Italy. Mr. V. Ravenna is fifty-seven years old and came to San Francisco in 1876. He is a high Mason, for four years Worshipful Master, and also belongs to the Knights of Pythias. Has been president of nearly all the orders he belongs to, and now is president of the Italian Benevolent Society and the Italian Cemetery. Mr. G. Podesto is fifty years old and came to this city in 1865; he is a member of several Italian societies. Mr. L. Buero is sixty-one years old and has resided here since 1862. He is a member of the Garibaldi society. Mr. D. Lagomasini, the step-son of Mr. Ravenna, is thirty years old and has been in this city for twenty-five years. He is a member of the Garibaldi Mutual Benefit Society, and is bookkeeper for the firm.

THE LAMSON CONSOLIDATED STORE SERVICE CO.

Our observations upon the commerce and manufacturing industries of the city of San Francisco cannot better be emphasized than by

brief allusion to a few actual instances and examples of San Franciscan business enterprise. One among these, and one that, while occupying a prominent place, occupies at the same time an unique one, is the Lamson Consolidated Store Service Company. This concern was established fifteen years ago by J. W. Thoms, its present general manager, and is a branch house from the home establishment in Lowell, Mass. The company has recently removed its headquarters to handsome and spacious offices at 1009 Claus Spreckels building (Third and Market streets), but the supply and repair shop is located at 12 Annie street, west of the Palace Hotel. The trade of this concern covers the entire Pacific Coast, and it supplies and manufactures cash and parcel carriers and pneumatic tubes. Nearly all the large retail stores on the Coast have been supplied with cash and package carriers by this firm. We name below a partial list of some of the larger stores that have been equipped by this company: Newman & Levinson, Kohlberg, Strauss & Frohman (two stores), Weinstock, Lubin & Co., Greenberg & Greenberg, Michaels & Wand, I. Magnin & Co., Marks Bros., Emporium and Golden Rule Bazaar, Hale Bros., City of Paris, Goldberg, Bowen & Co., Smith's Cash Store, N. Strauss & Co., Abrahamson Bros., of Oakland; M. J. Keller & Co., and they are about to equip Kahn Bros., J. W. Robinson Co., of Los Angeles; The People's Store, Coulter Dry Goods Co., Broadway Department Store, G. W. Marston, of San Diego; Kutner-Goldstein Co., of Fresno; Meier & Frank, Lipman, Wolfe & Co., and Olds & King, of Portland; MacDongall & Southwick Co., J. A. Baillargeon & Co., E. W. Newhall & Co., Fraser & Wilson and Nordhoff & Co., of Seattle; Palace Dry Goods Co., J. W. Graham & Co., and the Whitehouse Co., of Spokane; Wasserman, Kaufman & Co., Weinstock, Lubin, B. Wilson & Co., of Sacramento, and some four or five hundred smaller stores throughout the Coast. This company has a very extensive manufacturing plant in Lowell, Mass., equipped with all modern machinery and appliances for turning out this class of work. The entire plant is devoted to the manufacturing of this class of work, and it is the largest of its kind in the world. They build special carriers for different kinds of business, and the new Boston Public Library is equipped with a book-car-

rier built wholly for this work, and is said to be the most efficient carrier of its kind ever manufactured. It has been in use since the opening of the library and is giving entire satisfaction. They also built a line of pneumatic tube for the Pennsylvania Railroad connecting their printing office with their main business office, using a cylinder five inches in diameter and twenty-six inches long. This is on the storage plan and the air pressure is only in use when the carrier is being transmitted. The line is giving the railroad company perfect service and is attracting the attention of other large corporations. The Lamson Company has also equipped several cotton factories with carriers especially adapted to the kind of work required. Throughout the East they have installed some very large pneumatic tube plants for the leading retail stores, and their work in this line stands without a peer. And when it is considered that they manufacture regularly from fifteen to twenty different kinds of carriers and stand ready to give estimates on any line of work of this kind, the magnitude of their business can be easily understood.

L. EHRMAN.

Among the most noted vitalizing and stimulating preparations is the great French tonic "Vin Mariani," which has been extensively introduced into every part of the world, and is represented by agents in every principal city of Europe and America. Mr. L. Ehrman is special selling agent in the West, and has his office at 210 Battery street, keeping a large stock in one of our warehouses, from which he supplies the best drug and liquor trade in this city and all over the Coast. Mr. Ehrman established here in 1896 and has been extraordinarily successful in placing this valuable article before the public. Mr. Ehrman is a native of San Francisco, and proud of its wonderful resources and great institutions. He also represents the De Haven Manufacturing Co., of Brooklyn, N. Y., the largest manufacturers of shipping specialties in the world, and carries a complete stock of their "Trojan" box straps, "Clutch" nails, nail-hooks, and other specialties used for strapping, nailing and repairing packing-cases, crates, buckets, pails and furniture.

D. M. OSBORNE & CO.

There are very few great enterprises in the East or South who have not availed themselves of the advantageous trading conditions and facilities which San Francisco presents as a point of extensive distribution by establishing branch houses or agencies here, and one of the greatest and most famous outside houses, which is doing an immense business in and through our city, is D. M. Osborne & Co., manufacturers of the celebrated "Osborne" agricultural implements, which are known and used all over the world. This house was incorporated in New York state fifty years ago, and has three immense factories at Auburn, N. Y., which employ an army of men. It has branches all over the world, the local house being among the first established. They manufacture every form and type of improved harvesting machinery, farm implements, and cordage, whose manifest superiority has placed them at the head of all other makes, wherever introduced. The San Francisco agency was established by Mr. Ayers in 1876, and, after his abdication in 1880, came Mr. O. M. Goddard until 1891, then into the able hands of Mr. F. H. Keyes, the present manager. Its quarters occupy all of a two-story brick building at 13-15 Main street, where a large stock of their famous machines are kept, sixteen men being employed to handle the large shipping trade, which extends throughout California, Nevada and Arizona, and a number of travelling men constantly adding fresh patrons to the list. Mr. F. H. Keyes, to whose able management and untiring efforts are due much of the firm's trade, is a native of New York. He came to California in 1857, and has ever since been actively and honorably associated with our best interests, which he has ever striven to promote.

CAPEWELL HORSE NAIL CO.

A pleasing feature of business life here is the fact that not only do our local merchants flourish, but all well-ordained, out-of-town concerns thrive as well. A prominent concern with a branch here is the Capewell Horse Nail Co., of Hartford, Conn., and London, Eng., whose local manager is Mr. W. H. Standart. This

branch was established here in 1894, and its offices and salesrooms occupy the lower floor at 636 Mission street, employing a number of clerks and two traveling men. Their trade covers the Pacific Slope States west of the Rockies, but this branch is principally confined to California, Nevada and Utah. Their specialty is horse-shoe nails exclusively. The company has also branches in New York, Philadelphia, Chicago, St. Louis, Boston, Detroit, Cincinnati, Baltimore, Portland, Or., Buffalo, N. Y., and New Orleans. Mr. W. H. Standart is a native of Michigan, and is forty-nine years old. He established the branch in this city and previously traveled for the Chicago branch and had charge of the exhibit at the world's fair at Chicago and midwinter fair at San Francisco. The great success which the introduction of the Capewell nail has met with on this coast is mostly due to his untiring industry, energy and perseverance.

W. B. SUMNER & CO.

In every leading city there are certain commercial and manufacturing establishments whose importance, success and high character constitute an essential element in the growth and advance of the city wherein they are located. They are important factors in the business community, and, when describing the progress of a city, it is eminently fair to mention them and the business which comes to the locality through their efforts. Such in its line is the business of the house of W. B. Sumner & Co., whose offices and warehouses are located at Nos. 417, 419, 421 and 423 Front street. These are three large stores of two stories and basement, covering an area of some fourteen thousand square feet. This house was founded by the late W. B. Sumner in 1865, and who was one of the famous merchants of San Francisco. He died in 1888, and since that time the business has been controlled by his son, F. W. Sumner, and has been gradually extended so that at the present time it is one of the best and most favorably known of any of the houses in the trade. The business of the firm is the handling of hides, leather, tallow and furs, and extends over the entire Pacific Coast, to the East and Europe. Having a most enviable rep-

utation for fair dealings and promptness, the firm receives a large volume of business which comes to them entirely unsolicited. The firm, on the other hand, are aggressive and ever pushing to the front with new ideas and conforming to or leading in the constant changes of trade. Connected with the business of W. B. Sumner & Co. is that of the Sumner Tanning Co., a corporation, which is owned and controlled by the parent firm. The tannery, which is known as the Cocasat Tannery, is situated in Benicia and has a capacity of one million pounds of heavy sole leather per annum. The tannery is equipped with all the modern improved machinery and appliances and turns out one of the best grades of California oak sole, which is favorably known throughout the United States. Personally speaking, Mr. F. W. Sumner is a native of Maine, but has resided in San Francisco since 1865. Some years ago he was Grand Commander of the Knights Templar and for some ten years was identified with the National Guard of California, being retired with the rank of colonel. He is known to have unusual executive ability, to have clear-sighted judgment, and to believe in a broad and liberal policy.

WILLIAM COSBIE.

There is one article made in San Francisco of which her people can justly be proud. That is the fine collars worn by the working horses. No other city in the United States can boast of as good working collars as San Francisco. This is owing to the energy and enterprise of William Cosbie, who has made the business a life-time study. In 1864 Mr. Cosbie was awarded the first premium by the Mechanics' Institute for the best collars, but was forced out of the wholesale business by Chinese and prison labor. His competitors brought prices down and also the quality of the collars. The factories at the present day produce a poorer article than was made thirty-five years ago. Mr. Cosbie continued in the retail business until he invented the famous Cosbie collar, which he now ships all over the Coast, Sandwich Islands, and as far as Australia. Any one interested in horses he would be glad to have call and investigate at his premises, 535 Mission street.

HINZ & LANDT.

Closely identified with progressive commercial dealings in both foreign and domestic trade is the great importing house of Hinz & Landt, dealers in millinery and straw goods at No. 543 Market street. This firm was inaugurated in 1881 by Messrs. Hinz & Landt, and since the withdrawal of the latter, seven years ago, has been under sole control of Mr. Ang. C. Hinz. Its business quarters occupy two floors and basement at above-named location, and embrace a total floor area of eighteen thousand six hundred square feet. This vast space is stocked with an admirably comprehensive line of fine millinery goods, such as straw and felt hats, ribbons, laces, velvets, plumes, artificial flowers, etc. Branches are maintained in Paris and New York, where their buyers are ever on the alert for the newest and best products, affording their patrons a stock which for completeness and style cannot be equaled west of Chicago. The firm employs twelve assistants and three traveling salesmen, who thoroughly cover the Coast States and gather patronage and favor wherever they go, keeping the large city force busily employed in filling their voluminous orders. Mr. Hinz has been identified with our best interests since 1868. He resides in Mill Valley with his wife and six children, and has one of the prettiest and most picturesque houses in California. He has been elected school trustee and president of the Improvement Club there.

NEW YORK BELTING & PACKING CO., Ltd.

One of the greatest and best known outside concerns doing business in and from San Francisco is the New York Belting & Packing Co., Limited, whose parent office is at No. 25 Park Place, New York city. The branch office was established here five years ago by Mr. C. H. Chase, the Pacific Coast manager. The offices and salesrooms of the company occupy the three floors and basement of the brick building at No. 569-511 Market street. The trade of the house covers Oregon, Washington, Montana, Idaho, Nevada, Texas, Arizona, New Mexico, and California. They are the largest manufacturers of vulcanized rubber goods for mechanical purposes in the Union, making, also, a full line of bicycle tires and sundries. This com-

pany has made large contracts with the fire departments of this Coast and interior cities for fire hose, chiefly for its special wax and gum treated cotton, rubber-lined hose. The well-known "Salamanda" packing, for steam packing, "Vulcan" piston packing, gaskets, valves, mats and matting, and a large and fine assortment of rubber and leather belting, and also rawhide lace, is always kept on hand. The company manufactures a full line of rubber clothing, mackintoshes, boots, shoes, etc. Mr. C. H. Chase, the manager, is an eastern man, and a resident of this Coast for the past five years.

F. A. LAWSON.

Few persons possess anything approximating an adequate comprehension of the vast advancement made during the past decade in the trade, commerce and manufactures of this city. There has been great development in our commission trade for one thing, and all indications point to still greater accessions thereto. One of the best and most widely known houses in this line is that of F. A. Lawson, iron and steel products, and railway supplies. This firm was started in 1882 and occupied offices on the second floor of No. 23 Davis street. Its trade covers the Pacific Coast, and exports to China, Japan and Australia. Mr. Lawson represents a large number of eastern manufacturers, among which we would mention: The J. G. Brill Co., Philadelphia, Pa., car bodies and trucks; Buda Mfg. Co., Chicago, Ill., railway and construction supplies; Chaunpion Oil Co., Chicago, Ill., fire-proof car oil; Christensen Engineering Co., Milwaukee, Wis., motor compressor air-brakes; Hale & Kilburn Mfg. Co., Philadelphia, Pa., car seats and springs; Fibre Conduit Co., Orangeburgh, N. Y., underground conduits; Wm. Wharton, Jr., & Co., Philadelphia, Pa., rails, switches, frogs, etc.; New Haven Car Register Co., New Haven, Conn., carfare registers; St. Louis Car Wheel Co., St. Louis, Mo., car wheels, axles, castings, etc.; Fischer Equipment Co., Chicago, Ill., electrical moto-vehicles; Standard Pneumatic Tool Co., Chicago, Ill., pneumatic tools of all kinds, and many others. Mr. Lawson has been a resident of San Francisco and is one of our most enterprising and progressive citizens, standing high in the respect and confidence of his business associates.

C. P. HEININGER & CO.

Prominent among those who have played an active part in the development of this city stands the firm of C. P. Heining & Co., manufacturers, importers and jobbers of notions and smokers' articles, at No. 533 Market street. They import direct from England, France, Germany, and the eastern States, and keep on hand an exceedingly large stock, which comprises full lines of notions, smokers' articles, walking canes, cutlery, stationery, etc., and are the sole agents for the world-renowned G. B. D. pipes. They also manufacture various articles from native woods and shell-work. Their store and sample room comprise a floor space of some three thousand five hundred square feet, and some nine in help are employed on the premises, and four salesmen represent the house on the road. The business of this firm is widely distributed throughout the Pacific Coast States and Utah. Orders are given careful attention and prompt shipments are made. Mr. Heining is well and favorably known in business and social life, having been established here some eighteen years. He is a native of Pennsylvania, and forty-two years of age.

JOSEPH FAHYS & CO.

Prominent among those concerns which have played an active part in our development is the house of Joseph Fahys & Co., manufacturing agents. This firm was established eight years ago, and its office and display room is located on the second floor of the building at No. 120 Sutter street, in the Johnston building. The house sells only to the jobbing trade and it covers the entire Pacific Slope. It is general agents for the Fahys Watch Case Co., and the Brooklyn Watch Case Company, whose other offices are located in New York, Chicago, Cincinnati, London, Chaux-de-Fonds, Switzerland. The Pacific Coast manager is R. L. Woodward, to whose industry is largely due the immense business transacted by the house on this Coast. Mr. Woodward is a native of New York, and has been a resident of San Francisco for the past three years.

ADAM SCHILLING & SONS.

The above business was founded in 1883 by Adam Schilling, deceased, and now conducted by his three sons. The plant occupies the building at 211 to 213 Main street, and the firm are practical machinists and engineers, and their specialty is the manufacture of the "Golden Gate" gas engine, which was invented by their father. This engine can use natural gas, water gas, coal gas or gasoline, and can be used where any rotary power is needed, such as pumping liquids of any kind, or in running printing presses, electrical plants, spice mills, machine shops, lathes, etc., being made from two to sixty horse power and upward, every engine being guaranteed for one year. There is no danger from fire or explosion. There is no boiler, no coal or wood, and consequently no ashes. Any ordinary person can be taught to set it up and run it in a few hours, and when the engine is stopped the expense stops also, which is an important item. Marine engines are also built, and estimates on larger engines furnished. The members of the firm are George, Joseph and Adam Schilling, all of whom are native-born San Franciscans.

A. W. MARTIN & CO.

With all man's genius and power over natural laws, he cannot guard his own body from the deteriorating influence of time nor obviate those casualties which destroy life. The "grim reaper" crosses the threshold of rich and poor alike, leaving in his path sorrowing friends and bereaved relatives. In the last sad formalities which close man's earthly career it is important that we should choose an undertaker whose ability and experience qualifies him to perform his duties in an able manner, and as such the public has unhesitatingly endorsed A. W. Martin & Co., at 118 Geary street, first established in 1887 by Cowan & Porter, who were succeeded in 1892 by the present firm. They maintain a chapel and morgue, as well as a number of handsome funeral parlors. The firm has its own elegant hearses, funeral cars etc., furnish the finest carriages and burial equipment at short notice, and prepare bodies for long shipment, a number of expert arterial and clival embalmers being employed, and a large stock of caskets, burial cases, shrouds, etc., carried.

This firm has had the contract for the past seven years for burying the deceased G. A. R. men, and had charge of the burial of King Kalakaua, who died Jan. 20, 1891. Mr. A. W. Martin is a native of Philadelphia, Pa., aged thirty-nine and is a member of the I. O. O. F. Druids, Red Men, Foresters, Workmen, K. O. T. M. and A. O. U. W.

CALIFORNIA WATCH CASE CO.

Not many years ago the people of this city were dependent on Eastern manufacturers for most of the goods consumed here. Among the additions which late years have given to our manufacturing interests is the California Watch Case Co., established some eighteen months ago, at 220 Sutter street, where, with the latest, electrically operated machinery, is the most complete plant of its kind on the Coast. A large number of watch cases are turned out in gold, silver, nickel and plated goods, all of which have a reputation of very superior quality in appearance, workmanship, and durability. A specialty is made of polishing and general repairing, as well as new work. The California Watch Case Co., though young in years, has all the attributes of success, having gained the confidence of the trade for promptness and reliability. Messrs. Wm. Borkheim and A. M. Wright comprise the firm. They are men of practical experience and ability, whose efforts have ever been directed toward local aggrandizement.

BRAAS & WITENBURG.

A house that fills an important place in the business life of this community is that of Braas & Wittenburg, the well-known manufacturers of antique and modern artistic furniture. This firm was established twelve years ago by Wolf, Braas & Valentine, but has been under its present name since 1891. Its offices and factory occupy the entire second floor at 213 Mission street. The trade of this firm is principally in the city, and they sell to contractors and builders. Their specialty is the manufacture of fine decorative and interior fixtures for stores, banks and offices, and they have fitted up many of the finest stores and residences in the city. The members of the firm are Peter Braas and Charles Wittenburg, both old residents of this locality.

KROGH MANUFACTURING CO.

The Krogh Manufacturing Co., at 134-136 Main street and 9-13 Stevenson street, was established in 1870 by Krogh Bros., and incorporated in July, 1893, and was originally known as the San Francisco Tool Co.'s machine and manufacturing department. Their plant is equipped with all the latest machinery, including twelve lathes, and they make all kinds of mining, irrigating machinery, high-speed engines, centrifugal pumps, boilers, fittings, and special machinery. They have erected some of the largest mining and irrigation plants in the West, and their trade extends over the Pacific Coast and as far as the Sandwich Islands. The officers are: F. W. Krogh, president; Chas. Krogh, vice-president, and Miss F. V. Krogh, secretary. The Krogh brothers are natives of Denmark and pioneer citizens, and the former is an Odd Fellow, and Miss Krogh is their niece.

MADISON, BRUCE & SELLERS.

For the ship chandlery and general marine lines the most important house is Madison, Bruce & Sellers, at 34 and 36 Steuart street. This house was established thirty years ago by Wright, Bowen & Co., the present firm succeeding to the business two years ago, and has become one of the heaviest importers and dealers in ship chandlery and naval stores in the city. They keep a large stock of yellow metal, nails, New Bedford hemp and manila cordage, and are sole agents for A. L. Muuss & Co.'s paluis and Pierce's whaling guns and lances. Their premises occupy the lower floor and basement, where about a dozen employees are engaged. The firm consists of B. H. Madison, president; H. B. Madison, secretary, son of the president, a native of California and a prominent member of Master Mariners and Red Men; Mr. J. H. Bruce, vice president, of Maine, who is also manager of the California Dry Dock Co., and surveyor for Fireman's Fund, as well as a Master of the Masonic Fraternity. T. H. Sellers, manager, is also of Maine, but a Californian resident for over a third of a century. He belongs to a number of fraternal orders, among them the Woodmen, Knights of Honor, Red Men, and Bankers' Life Association.

SWAYNE, HOYT & CO.

Among the many lines of trade, the custom-house brokerage plays an important part. The time-honored firm of Swayne, Hoyt & Co., at 426 Battery street, was first established in 1850, and for many years occupied an office at 504 Battery street. The senior member of the present firm became interested in the business in 1872, and, after occupying the old office for almost a quarter of a century, moved to the present location in 1896. The offices are handsomely fitted up on the ground floor of a four-story brick building, and are well adapted for the needs of the business. The firm does a general custom-house brokerage and forwarding agents' business, largely in the oriental trade, from Japan, China, Australia, and Europe. It has correspondents in London, Liverpool, Paris, Hamburg, Yokohama, Hongkong, and other cities in Europe and Asia, and is exceptionally well-prepared to take charge of consignments, the standing of the firm being a sufficient guaranty that all interests committed to it will receive careful and faithful attention.

SEEGELKEN & BUCKNER.

Among the great lines of trade contributing to San Francisco's commercial supremacy few are more important than the wholesale liquor business. Engaged in this line is the firm of Seegelken & Buckner, established in 1886, and has had its headquarters in the present location for the past three years. The offices and sales-rooms occupy the entire two-story brick building at Nos. 423-425 Jackson street. The trade of this house covers the entire Union, and is essentially of a wholesale character. It is sole agents for Kentucky, Pride, Old Bourbon, O. P. S. Old Bourbon, and Silver Bar Old Bourbon; also for Drinkley's Kalamazoo Celerytone. It represents the Summit Park vineyard and distillery at Santa Rosa, and has agents throughout the East for wines and brandies. Mr. H. J. Seegelken was born in this city in 1862, and was formerly in the grocery business. Mr. J. E. Buckner is a native of Georgia, forty-five years old, but has spent most of his life in this state. He was formerly connected with the Santa Rosa Democrat, and is part owner in the Summit Park vineyards and distillery.

CHARLES L. PIERCE.

One of our manufacturers' agents and importer and hardware commission merchants is Mr. Charles L. Pierce, with offices on the second floor of the Union block, at No. 13 Pine street. Mr. Pierce has been in business here since 1886. He acts as western manager for the John Russell Cutlery Co., of Massachusetts, as well as other great hardware houses, and supplies the best western trade, having a number of men on the road, and exporting to Hawaii. He handles all kinds of fine hardware, making a specialty of table cutlery, and negotiates deals between the manufacturer and the dealer. He is a thirty-third degree Mason, and past grand commander Grand Consistory of the State of California, and colonel commander of California and Hawaii division Sons of Veterans, U. S. A. He has had a long experience in his business, having began in St. Louis thirty-one years ago, later establishing in El Paso, under the firm name of Beneke & Pierce, and came here in 1886.

J. SCHWEITZER & CO.

In the wholesale butcher and meat jobbing line a prominent and enviable position is held here by the house of J. Schweitzer & Co., of 519 Clay street, established thirty years ago by Mr. J. Schweitzer, and five years later Mr. I. Levy was admitted and the present firm name assumed. Upon the death of Mr. J. Schweitzer, some time ago, his wife assumed his interest, being represented by her two sons. The trade of the house extends all over the city and State, a specialty being made of supplying steamships and railroads, hotels, restaurants, and the butcher trade in general. All meats sold by this house are slaughtered in this city in their own plant, and dairy calves are shipped to them from all over the State. Their plant is equipped with a cold air chill room or cooler, capable of holding thirty tons of meat. Mr. I. Levy is a native of Alsace, fifty-one years old, and has resided here for the past thirty-five years. He is also the proprietor of a wool-pullery and tannery at Bay View.

EXCELSIOR WOODEN PIPE CO.

The above concern was incorporated Dec. 13, 1892, with a capital of \$250,000. The office is on the third floor at 204 Front street. Their specialty is the construction of wooden stave pipes for domestic water supply, irrigation purposes, water power and outfall sewers. Some of their recent large contracts were the construction of a 60-inch pipe for the Spreckels Sugar Co., three thousand feet in length, at King City, for the purpose of irrigating sugar beets; seven miles of 30-inch pipe for the West Los Angeles Water Co., for domestic supply; eight miles of 14-inch pipe for supplying water to the Soldiers' Home at Santa Monica; eight thousand feet of 48-inch pipe for the San Gabriel Electric Co., at Los Angeles, Cal., for water power; eight miles of 18-inch pipe at Astoria, Oregon, and others. The members of the company are C. A. Hooper, president; Geo. W. Hooper, vice-president; E. F. Burrell, secretary, and D. C. Henny, manager.

PORTER & WHITE.

The undertakers' fraternity of San Francisco has a high reputation, some being far better qualified for the duties of the profession than the average. Of this class of leaders in the business is the firm of Porter & White, at 122 Eddy street, established many years ago by Mr. Wm. H. Porter, deceased, his son, H. C. Porter, succeeding him, and later taking Mr. S. A. White into partnership, the firm was changed to its present name. The office and parlors are equipped with every facility, and embalming is done by the most modern methods, and bodies are prepared for shipment. The firm carry a stock of caskets, burial robes, shrouds, coffins and all funeral requisites, and own their hearses and furnish wagons, carriages, etc. Mr. Porter was born in this state twenty-eight years ago, and belongs to the Masons and Odd Fellows. Mr. White is also a Native Son, thirty years of age, is a prominent Odd Fellow, Mason, United Workman, Woodman of the World, and is a grand officer of the Foresters of America.

GRUENHAGEN'S.

The person who furnishes the refreshments and service (and they are usually the most important considerations) at our banquets, weddings, and social, diplomatic, and political functions, must be a man of rare taste, judgment, ability and resource, and as one richly endowed with these qualifications we wish to refer to Gruenhagen's, at No. 20 Kearny street. This house, for over a quarter of a century a recognized leader in this line, was first established by Hasenhuss & Co., who were succeeded in 1884 by the present firm. They occupy a handsome ground floor salesroom, making a specialty of fine confectionery, ice-cream and soda-water, the latter being served from one of the finest fountains in the city. An ice-cream parlor is also provided in the rear, where all kinds of fine ice-cream, water-ices, cakes, etc., are served by polite and experienced attendants, over a quarter of a hundred persons finding constant employment in their various branches of trade. A large and exclusive patronage is enjoyed in this city and vicinity. The house is noted for its capable service and high-grade goods, and is the popular resort of a large portion of our tourists and seekers of light refreshment. The management of the firm's interest devolves on Messrs. C. H. Gruenhagen and T. C. Gruenhagen, both old and experienced caterers, business men and citizens. They are natives of Milwaukee, but have spent most of their lives here.

OVERLAND PACKING COMPANY.

In the food product line the Overland Packing Co., with business offices at No. 217 Sacramento street, have been established for over twenty years. Their factory, formerly on Battery street, but now on Harrison street and Hathaway's wharf, has complete facilities for extensive shipping operations, which extend over the entire world. The freshest and choicest fruits are received direct from the fruit districts, and all goods are hermetically sealed, any every care taken by the two hundred employees to keep everything as delicious as possible. Dr. S. W. Francis, M. D., and Prof.

Fraenkel, employed by the state of New York for testing goods for the New York State Board of Health, published in the "American Journal of Health": "That after a searching analysis they found these goods are clean, wholesome, and devoid of every form of adulteration, and equal to the finest home-made products." Their leading grades are "Overland" and "American" brands. Mr. P. Marsicano, the proprietor, is a native of Italy and came here with the veterans of '49. He is a pioneer and too well known to need further mention.

HARRY C. TAFT.

But few persons other than the officers of commercial organizations know what advancements have been made in trade and commerce in this city in the past year. One of the best and most widely known houses in the merchandise broker and manufacturers' agency line is the firm of Harry C. Taft. This was established in March, 1898, and the principal was formerly associated with Schwabacher Bros. & Co., of Seattle, Washington. This office is on the second floor of the two-story brick building at 116 California street, and the trade is to a large extent in the vicinity of this city, although it reaches as far north as Portland, Or., and south as Los Angeles. The goods Mr. Taft handles are the output and cereals of the Pillsbury-Washburn Flour Mill Co., of Minneapolis; Alart & McGuire, of New York; Seward Cereal Mills, of Seward, Nebraska; and Hammond Packing Co., of South Omaha. He also attends to the San Francisco purchasing for the firm of Lindley & Co., of Sacramento. Mr. Taft was born in Omaha, is twenty-eight years old, and has been a resident of this Coast for the past twelve years. He is energetic and progressive, imbued with broad and liberal ideas, and stands high in the confidence and esteem of the business community.

AMERICAN SALT CO.

Among the commercial achievements, we will mention the founding of the American Salt Company, one of the largest and oldest import-manufacturing and wholesale concerns on

this Coast. This house was established in 1879, and incorporated in 1885 as a corporation, with \$200,000 capital. Mr. P. Marsicano, at present the president and owner, at that time was the principal stockholder, and in 1893 he succeeded in getting entire control. The offices are situated on the lower floor of the brick building at No. 217 Sacramento street, and the factory is at Steuart street wharf pier, at the foot of Steuart street, and is a large frame building, covering twenty thousand feet of floor space. The trade covers the entire Pacific Coast, and Alaska, China, Japan, and Russian possessions. Large orders have been sent to the Klondyke region, and the United States government is also a heavy purchaser. The specialties are: Crown Premium, XXX Brand, Dairy, Bay Half-Ground, Bay Rock, and Liverpool. The salt is obtained from the waters of San Francisco Bay, and the capacity of the refinery is fifty tons of coarse, and twenty thousand pounds of refined, daily. The evaporating works cover two thousand acres on the Alameda shore of San Francisco Bay. Mr. P. Marsicano is a native of Italy, and came to California in 1849. He is consequently a pioneer. Mr. P. H. Coward, iae manager, is a native-born San Franciscan.

MERCHANT & NICKELS.

One of our leading wall-paper and painters' supply houses is that of Merchant & Nickels, at 70 Third street. This business was established in 1886 by G. W. Clark & Co., and afterward passed into the hands of Short & Spanton, and they sold to Armstrong & Merchant, and in 1895 Armstrong sold out to J. F. Nickels. They occupy the entire lower floor and basement of a four-story brick building, and are stocked with everything new, elegant, and desirable in the wall-paper, paint, oil, glass, and window-shade line, including the choicest products of American and European markets. A specialty is made of house-painting, papering, and decorating, some twenty-five skilled workmen being employed, and a very large trade commanded. Messrs. Merchant & Nickels are representative business men, and have had many years' practical experience in their line. The former is a native of Maine, aged forty-four, while the latter is a Native Son and is thirty-two years old.

SAN FRANCISCO AND PACIFIC GLASS WORKS.

Within her corporate limits San Francisco has everything necessary for the building up of a large and progressive community. Owing to the brewing establishments operating here the demand for bottles became such that the San Francisco & Pacific Glass Works was organized in 1863, and for the past twelve years has occupied its present location on the corner of Seventh and Townsend streets, and covers an area of over seventy-five thousand square feet, employing three hundred persons and five travelling salesmen. The kilns, annealing works, etc., are quartered in one-story wooden structures, and the very latest improved machinery is used in turning out its well-known product. The trade of this company covers the entire Coast west of the Rockies, and sells exclusively to the wholesale trade, their trade extending to Hawaii, China and Japan. They manufacture green, amber, and flint glassware, principally bottles, and everything in the hollow-ware line, such as soda water, beer, and mescal and druggists' ware, and demijohns and box demijohns. They sell only in bulk and in large quantities to the wholesale trade.

DYER BROS.

One of our largest and most important home institutions is the Golden West Iron Works, at 117-119 Beale street. This firm has been in active operation for the past decade, and the plant occupies a large two-story brick structure, with a floorage of over twenty-five thousand square feet. Its mechanical equipment is especially superior, and includes the largest punching machine, pneumatic hammer, riveting machine and iron saw ever constructed on the Coast. They have also the only cold-sawing apparatus in the West, and a belt cutter of extraordinary dimensions, all being especially constructed to meet their requirements. About twenty men are employed, and all kinds of ornamental iron railings, grills, crestings, etc., bank vaults, iron doors, safes, shutters, and fire-escapes made. Among their notable construction work is the ironwork for the Pelton Water Wheel Company's building, Masonic Hall, Union Square Market, and the recent completion of two large iron roofs on government

buildings at Mare Island. The firm is one of the largest and most progressive in the West, and their goods are exported in considerable quantities to Hawaii. They have recently added an electroplating department, which has proved very successful. The Dyer brothers are both natives of San Francisco and among its staunchest friends and supporters. George H. Dyer is a member of the Masons and Odd Fellows, and R. W. Dyer, holding membership in both of these fraternities, is also a member of the N. S. G. W.

MARTHA A. ELLIOT.

Today the industrial life of San Francisco is marked by a diversity of well-distributed interests which is truly metropolitan, and which is represented by large and successful firms and corporations, covering many fields of enterprise with admirable completeness. Among these we would mention the firm of Martha A. Elliot, foundry facings. This house was established in 1869 by B. Elliot, and after his death carried on by his wife, Martha A. Elliot, and by her son, B. G. Elliot, who acts as manager. The offices and workshop cover the entire lower floor of the frame building at 133 Beale street, and employs three men. It manufactures all kinds and varieties of carbons and graphites used by moulders, including charcoal, plumbago and black lead, and also handles bituminous or sea coal, either in barrels or sacks, for shipping. B. G. Elliot, the manager, is a native of this city and noted for his energy, industry and integrity. He holds a high position in the confidence of the manufacturers and the business men of the community.

WENTWORTH SHOE CO.

A department of manufacturing which has received great attention, and been handsomely developed here, is that of boots and shoes, in which line the factories of this city are turning out a class of goods which are superior and on equal terms with the products of the best and oldest eastern factories. The representative boot and shoe manufacturing concern of San Francisco is the Wentworth Shoe Co., whose salesrooms, offices and manufactory occupy the three-story brick structure at 119 Pine street. This company was incorporated in 1894, with a capital stock of \$100,000. It is

supplied with all the latest and most improved machinery for the prosecution of an enormous business. Its trade is a strictly wholesale one and covers the entire Pacific Coast, and its product comprises nearly all kinds of men's and boy's foot wear. Its specialty is the Wentworth shoe, of which it is the sole agent. The officers of the company are I. M. Wentworth, president, and C. S. Brundage, secretary. Mr. Wentworth is a native of Rochester, New Hampshire, and is sixty-one years old, thirty-four of which he has spent in this city. He is a prominent Mason and a member of the Eastern Star. Mr. Brundage is a native of New York state, and has resided in San Francisco for the past year. He is a man of many years' business experience and is a prominent member of the Odd Fellows. The policy of the house in its intercourse with the trade has always been marked by a broad liberality, and their business principles and methods have ever been such as to command universal confidence.

ENSIGN & MCGUFFICK.

Among the large houses here in its special line of trade is that of Ensign & McGuffick, manufacturers of lubricating oils, paints, varnishes, etc. This firm was established in 1887, and its offices occupy the lower floor of the two-story brick building at 23 Spear street, requiring the service of five hands and one travelling man. Its trade covers the Pacific Coast and adjacent states, British Columbia and Hawaii. This concern handles lubricating oils of every character, and are agents for the Binghamton Oil Refining Company, Binghamton, N. Y., and the Coalings Crude Oil Company, of Fresno county, Cal. They are the sole manufacturers of "Nevada" lubricating compound, for marine and stationary engines, and carry one of the largest assortment of oils of any house in the city, including cylinder, engine and miscellaneous. The members of the firm are J. R. McGuffick and E. J. Ensign. Mr. McGuffick is forty-one years old and a native of this state. He is prominent in San Francisco Cabinet, National Union, and is usher in California Council, National Union. Mr. Ensign is forty-nine years old and a native of Ohio, having been in California since 1887. He is treasurer of Argonaut Council, Royal Arcanum, member of K. of T. M., and the Ohio Society.

CHAS. ED. HEISE & CO.

One of the foremost firms handling ship and customhouse business is Chas. Ed. Heise & Co., whose offices are located at 510 Battery street, in the old Merchants' Exchange building. This firm conducts a general ship and customhouse business, and devote themselves exclusively to Pacific Coast and foreign consignments and shipments. The concern is one of the oldest in the city, having been founded in 1849 by Chas. Baum, who conducted the business until it was merged, in 1878, into the present firm. The present members of the firm are Chas. Ed. Heise and C. Hohwiesner, both born in Germany, but for many years past have resided in this city. They are business men of superior judgment and ability.

H. L. GIMMEL.

Among the prominent jewelry establishments we would mention H. L. Gimmel. This house was founded in 1898, and its office and manufacturing department occupies the second floor in the Thurlow building, at 126 Kearny street. Its trade covers the entire Pacific Coast and it deals in jewelry of every description. The manufactory is furnished with the very latest improvements in polishing machinery, and it has the honor of being the only jewelry polisher on this Coast. Mr. Gimmel is a native of San Francisco, and, before entering business for himself, was connected for ten years with the California Jewelry Company. He is forty-two years old and is Dictator of the Knights of Honor.

P. ODERMATT.

The Bluxome Street Boiler & Sheet Iron Works was established fifteen years ago by the present proprietor, Mr. P. Odermatt, and covers six thousand square feet of floor area at Nos. 58-60 Bluxome street. The specialties are general repairing, steam fitting, and second-hand boilers, engines and steam pumps are bought, sold and exchanged. Mr. Odermatt is a native of Missouri, forty-three years old, and has been in California since 1862. Mr. Chas. Hofner, who has been manager for twelve years, was born in Germany in 1847, and has lived in San Francisco since 1866.

N. GRAY & CO.

Among the leading undertakers, and the oldest on this Coast, is the above firm, at 641 to 645 Sacramento street, that was established in 1850 and has been under the present management for the past ten years. They require the services of ten employees and five hearse, two wagons, and furnish carriages at short notice. They are equipped with every facility and are also manufacturers of caskets and burial cases. Embalming is done by the most approved process, and bodies are prepared for shipment. The firm carries an immense stock of caskets, burial cases, coffins, robes and funeral requisites, and day and night calls are given immediate attention. The members of the firm are C. S. Wright and W. C. Wright.

LEVENSON & CO.

The firm of Levenson & Co., wholesale importers and dealers in wood and willow-ware, at 209 and 211 Front street, was established in 1881. The operations of the company extend to all parts of the Coast, Central America, Mexico, and the islands of the Pacific. They import from Europe and the East all kinds of fine wood, willow, tin and agate ware, brushes, feather dusters, brooms, sponges, chamois, etc., also representing the California Match Co., whose products include the "Vulcan" and other grades of matches, and carry a full assortment of lamp chimneys. Mr. E. Levenson was born in Russia and came to California twenty-three years ago. He is a member of the B'nai Brith.

HOGAN & CO.

The firm of Hogan & Co. was established in 1861 by James Handy, who was succeeded by the present firm in 1870. They were formerly located at number 36 Commercial street, but in 1895 removed to Nos. 1106-1108 Battery street. They manufacture barrels and kegs, ham tierces and flour barrels, making sugar barrels a specialty. Michael Hogan is a native of Ireland, sixty-four years old, and a resident of California for forty-four years, eleven of which have been spent in this city. Associated with him in the firm is Mrs. J. A. Hogan and her son, William A. Hogan.

ADOLPH HELKE.

In the saddlery and harness line no house is more thoroughly representative of it than that of Adolph Helke. This house, which is the oldest in the saddlery business in the city, was established by the father of the present proprietor in 1853. Its office and manufactory occupy the lower floor and basement of 617 Mission street. The trade is principally of a local character, and the goods manufactured consist of saddles, bridles, and harness of all styles and descriptions. Charles Helke, the founder of the firm, is seventy-six years old, and came to California in 1846 by the overland route. Adolph Helke is a native Californian, forty years old, and is a member of the Loring Club, a musical society.

EMERY P. GATES & CO.

A prominent house in the drug line is that of Emery P. Gates & Co., at the corner of Stockton and O'Farrell streets, established in 1893. Besides the general druggist's stock, they make a specialty of medicines of their own preparation, including Sage Brush Hair Tonic, Paton City Cream for the Complexion, and De Boise Family Liniment, and prescription work is given special attention. Mr. Emery P. Gates was born in Sacramento, and is a member of the Masons, N. S. G. W., Foresters, Knights of Honor, and Woodmen. He is a graduate of the University of California, class of '97, and past president of the Native Sons. His father, J. H. Gates, is one of the oldest drug men in California, and is in business at New Montgomery and Howard streets.

E. H. LADD.

Among those houses which have contributed toward the advancement of this city is that of Ladd, dealer in firearms, fishing tackle and sporting goods, at No. 421 Kearny street. The business was established twenty-eight years ago by C. D. Ladd, who was succeeded four years ago by E. H. Ladd. The specialty of the house is the tanning of raw furs and converting them into rugs, robes, boas, etc. Furs are also imported from Europe and Northern Asia. Mr. E. H. Ladd is a native of Danville, Vt., fifty-six years old, and has lived here for the past twenty-five years.

QUAKER CITY RUBBER CO.

Among the outside concerns with branch houses in this city we would mention the Quaker City Rubber Co., of Philadelphia, whose Pacific branch is at 305 Market street. Among their specialties are Daniel's Pat. P. P. packings, frictionless babbitt metal, "Quaker City" hydraulic pump packing, "Liberty Bell" and "Uncle Sam" square braided flax packing, steam and air drill hose, and "Hioletite" man-hole gasket. The Pacific branch, but recently established, is under the management of Mr. M. E. Briggs. He is a native of St. Louis and came here from the east to open this house.

OCCIDENTAL WATCH CO.

A reliable concern in the jewelry line is the Occidental Watch Co., at room 507 Claus Spreckels building. The house was originally established eight years ago, on Post street until the completion of the Call building, when it took up its quarters there. Handsome apartments are occupied and a large stock of fine watches, diamonds, jewelry, clocks and silver plate is on display. These are sold at moderate terms and on the installment plan if desired. A large patronage is commanded in this line, as well as in fine repairing, of which a specialty is made. Mr. A. J. Eaton, the proprietor, is a native of Vermont, and came here in 1891. He belongs to the Friendship Lodge and Masons.

STETSON-RENNER DRAYAGE CO.

For every large city there is one business which is certainly indispensable, and that is the drayage and forwarding business. Goods must be moved, and it was due to that fact that the Stetson-Renner Drayage Company was established in 1867, and has its business offices located at 409 Battery street, where J. W. Stetson is manager, and at 3 Main street, where George Renner is manager. The firm do a general teaming and forwarding business, which has at the present time grown to such proportions that it requires the services of seventy-five employees and thirty-five teams. J. W. Stetson is a native of Massachusetts, while George Renner claims Ohio as his birth-place, both gentlemen having lived in this city for many years.

CALIFORNIA BELTING CO.

Among the prominent concerns here is the firm of the California Belting Co., No. 519 Mission street, near First street. This firm are manufacturers of oak-tanned leather and cow-hide belting, rope and lace leather. All of their output is made from California leather, of which an extensive stock is always kept on hand. This firm was incorporated March 1, 1896, by Messrs. Jos. L. Konrad and Geo. Read. Mr. Konrad is a Native Son, forty-two years of age, while his partner, Mr. Read, is a native of England, fifty-two years of age, and an active member of the order of Foresters.

LIBERTY IRON WORKS.

Among the manufacturing concerns making great progress is the Liberty Iron Works, at 227-229 Main street, established two years ago, with a complete plant, occupying fifteen thousand square feet of ground space, and employing twenty-five skilled workmen. All manner of fine iron work is done, a specialty being made of castings, in which the house excels. A ready market for products is found in the Pacific states, where much construction work for the building trade is done. At the head of this firm are Messrs. I. C. Schmitz and Jno. D. Schmitz, both natives of Germany, who came here in California's early days.

CHAS. B. KAUFMAN.

Many eastern manufacturers choose this city as a point of distribution. Among others locating here in the past decade is C. B. Kaufman Railway Supply Co., at No. 537 Mission, established five years ago. They manufacture everything necessary to the equipment and supply of steam and electric railroads, cable roads, etc., and operate several large factories in the East. At their salerooms at above address is carried a large and varied stock, and the house enjoys the trade of nearly all the transportation companies in the West. Mr. Chas. B. Kaufman, who is at the head of the house here, is a native of Pennsylvania, forty-five years old, and came here in 1893. He is a prominent member of the Masons.

SCHAEZLEIN & BURRIDGE.

Among our prominent silversmiths we refer to Schaezlein & Burrige, No. 3 Hardie Place, established in 1879 by Robert Schaezlein. Mr. Burrige buying an interest nine years ago. Their specialties are gold, silver and nickel plating, and jewelry, society badges and lodge jewels are made to order. Mining plates are also dealt in and jewelry repaired. Robert Schaezlein was born in Germany forty-nine years ago, and came to San Francisco in 1879. He is a member of the Masons. Benjamin Burrige is a native of England, fifty-four years old, and a resident of this city for twenty-five years.

W. H. LEITCH & CO.

Among the prominent teaming firms in the city we would mention W. H. Leitch & Co., established by Mr. Leitch eighteen years ago, previous to which time he had had ten years' experience in the same line in Sacramento, and occupy offices at No. 110 Clay street. The company is represented by Daniel Mathison, who was admitted to the firm last year. They do a general drayage business, making a specialty of draying for tanners. W. H. Leitch is sixty-two years old, a native of Elkhart county, Ind., and an old resident of San Francisco. Daniel Mathison is a Canadian, forty years old.

W. J. LITTLE CO.

An institution deserving mention in this review is the planing mill of the W. J. Little Co., at No. 560 Brannan street, incorporated in 1899 with the following board of directors: W. J. Little, A. C. Lutz, R. A. Bourne, Geo. R. Fletcher, Jos. N. Marshall. Mr. Little is the president and general manager, and they do general mill work—sawing, planing, turning, shaping, and bandsawing. They carry a full line of moldings, sashes, doors, and store and office fixtures. Personally speaking of Mr. Little, he is a native of this city, born in 1863, and was engaged in the same line for many years previous to becoming a member of this company, was manager of various planing mills. He is a member of the Woodmen of the World,

TUCKEY & KLINE.

A well-known house, which has for many years stood at the head of its class, is Tuckey & Kline, manufacturing jewelers and diamond setters, at No. 220 Sutter street. They employ a number of expert assistants, manufacturing all descriptions of fine jewelry and making a specialty of diamond setting and repair work. The firm are also manufacturers of settings and jewelers' findings, and their new machinery and well-equipped factory is the best on this Coast. The individual members of this firm are H. W. Tuckey and L. W. Kline, both thoroughly experienced in this profession, Mr. Tuckey having been in business here for twenty years, while Mr. Kline has followed this line here for eighteen years.

BURNS BROS.

Among the noteworthy enterprises of this city is the firm of Burns Bros., draymen, at No. 20 First street, established originally by W. A. Fleming in 1888, and purchased by the present management two years ago. Their stables are located at No. 942 Bryant street. They call for and deliver freight to and from railroad depots, ship landings, and business houses in and around the city. The firm are noted for prompt and satisfactory service. The brothers, W. U. and C. S. Burns, hail from Jackson county, Iowa, and came to this State in 1872. The former is forty years old and the latter twenty-nine years. Both are well known in commercial circles here.

CLAUSEN BROS.

In the jewelry line we refer to the firm of Clausen Bros., 410 Kearny street, which was established in 1856 by F. H. Clausen, father of the present firm, who have carried on the business for the past seven years. They are manufacturing jewelers and diamond setters, and their specialty is fine watch repairing. The members of the firm are Fred J. Clausen and Wm. H. Clausen, both natives of San Francisco. The former is thirty-four years of age and a member of the N. S. G. W., Woodmen of the World, Ancient Order of Foresters, and Sentinels of the Universe; the latter is thirty-one years old, and belongs to the Odd Fellows and Oriental Encampment.

BROWN, MEESE & CRADDOCK.

Among the high-class firms who, by good work and square dealing, are important factors in our growth is Brown, Meese & Craddock, (Incorporated), the well-known printers, at 419 Sacramento street. This house was incorporated, with a \$25,000 capital stock, three years ago, and is equipped with all modern appliances for rapid and perfect work, including six large cylinder and a number of job presses, all of the latest models. Everything in the printing line is done, such as commercial, book, job, and show work, a specialty being made of catalogue and fine half-tone press work. The house has a record for prompt attention to all orders, and the most excellent workmanship. The corporation ensemble is as follows: Adolph Meese, president; George W. Craddock, vice-president, and A. E. Kroenke, secretary.

THOMPSON BROTHERS.

An establishment that is well worthy to hold high rank among those leading manufacturing concerns in this city is the firm of Thompson Brothers, proprietors of the Eureka Foundry, at Nos. 127-129-131 Beale street. This business was established in May, 1868, by Thomas and Thoruton Thompson (deceased), and later George Thompson and Wm. W. Thompson were admitted into the firm. They do a general foundry business and make a specialty of castings and supplies for gasworks and water, gas, and steam pipe fittings, and castings of all descriptions.

PACIFIC SAW MFG. CO.

This company was established in 1865, and its offices and manufactory occupy the entire two-story brick building at 17-19 Fremont street, employing from twenty to thirty men. The trade of this house, which is strictly wholesale, extends over the entire Coast, and it manufactures saws, machine knives, mandrels of every description, emery wheels, grindstones, etc., timber jacks, sheet steel, etc., and make a specialty of saw repairing and knife grinding. Mr. Jas. Patterson, the president and manager, is a native of Scotland, and learned his trade in the United States. He is sixty-four years old and has lived in this city for forty-one years. He is a member of the Mechanics' Institute.

F. H. McCONNELL.

Among others engaged in the jewelry line we would refer to F. H. McConnell, of 19 Montgomery street, in the Lick block, which was established in 1887, Mr. McConnell being formerly engaged for eighteen years in the watch department of Randolph & Co. The house deals in watches, jewelry and diamonds, and watch repairing is its specialty, special attention being given to Swiss movements, ships' chronometers, stop watches, etc. Mr. McConnell is the watch inspector for the Southern Pacific Railroad Company. He is a native of Belfast, Ireland, fifty-one years old, and has spent thirty-one years in California.

NOVELTY LEATHER COMPANY.

One of the most recent and creditable entrances into the commercial arena was that of the San Francisco Novelty Leather Co., of No. 412 Market street, by Mr. Wm. Larsen, identified with this branch of commerce for some years, formerly occupying the premises at No. 218 Montgomery avenue, before removing to his present place, where he occupies twenty-five hundred square feet of floor space and carries all kinds of leather novelties, ladies' and gents' fine belts, pocket books and leather sporting goods, in the latest designs, and at the lowest prices. A staff of fifteen workpeople are employed, besides clerks and salesmen. Mr. Wm. Larsen, the proprietor, is a Native Son, twenty-seven years of age.

P. F. CLERC MACHINE WORKS.

The above concern are manufacturers of the latest improved laundry machinery, at 219 and 221 Main street. The workshops are fully equipped with modern tools and appliances, operated by steam, and they promptly attend to the repairing of steam laundry machinery. A large stock of this class of machinery is always on hand, and all goods are fully warranted as represented. Mr. Clerc is a native of France, seventy-two years of age, has resided in this city for forty-two years, and founded the San Francisco Labor Union in 1864, is a member of the Masons, French Benevolent Society and French Hospital, and a director of the Mechanics' Institute and San Francisco Producers' Association.

GIMBAL BROTHERS.

The firm of Gimbal Brothers, proprietors of the Pacific Steam Candy Factory, at 536-538 Washington street, was established many years ago by W. A. Grade; later the title was changed to W. A. Grade & Son; again later, to L. A. Grade; and, about a year ago, the present proprietors purchased the entire business and adopted the present title. They occupy an entire three-story brick building, equipped with the latest machinery, and are wholesale confectioners, manufacturing a general line of confectionery of all kinds. The members of the firm are L. Gimbal and E. B. Gimbal, the former a native of Oregon, thirty-three years old, and a member of the Knights of Pythias, and the latter a native of Ohio. Both are enterprising, wide-awake business men.

COLUMBIA COFFEE & SPICE CO. AND HOME BAKING POWDER CO.

In the coffee, spice and baking-powder lines we refer to the above company, located at Nos. 112-114 Front street, established in 1893. They import and manufacture all kinds of fine coffee, tea, spices, flavoring extracts, and their celebrated "Home" baking powder, and are one of the largest concerns of the kind on the Pacific coast, and their trade extends to the Hawaiian Islands, Australia, China, Japan and the Philippine Islands. The firm consists of H. Levy, a native of Germany, sixty-seven years old, and a member of the B'nai B'rith; I. L. Houser, a native of California, thirty-three years of age, and a member of the N. S. G. W., and L. B. Levy, also a Native Son.

PACIFIC COAST SYRUP CO.

One of the most important manufacturing industries here is that of molasses and syrup, and one of our leading concerns in that line is the Pacific Coast Syrup Co. established ten years ago, and one year later incorporated with a capital of \$100,000. Its offices and manufactory are at 713, 715, 717 and 719 Sacramento street, and part of the adjoining building. The trade covers the entire coast, Hawaii, China, Japan and Alaska, and is wholesale exclusively. They manufacture table syrup, fruit jellies, and butters and mince meat, and import molasses, maple syrup and honey. The officers of

the company are E. E. Bergin, president; F. W. Garretson, vice-president; and E. F. Baxter, secretary. Mr. E. E. Bergin is a native of Ohio, fifty-two years old, and has lived here for the past ten years. Mr. F. W. Garretson was born in Iowa twenty-eight years ago, and resides in San Diego. Mr. E. F. Baxter is twenty-six years old and a native San Franciscan.

C. H. EVANS & CO.

In the line of machine works we are fully up-to-date, as may well be illustrated by reference to that time-honored and reputable firm of C. H. Evans & Co., established twenty-two years ago by Thompson & Parker, but has for the past fifteen years been under the direction of the present firm. The offices and works occupy the entire two-story brick building at Nos. 183-185-187 Fremont street, employing twenty men, and the workshop is supplied with the latest approved machinery, lathes, boring machines, etc. They are mechanical engineers and make steam pumps, deep-well pumps, power pumps and windmill pumps, steam engines and general machinery. They are sole manufacturers of Thompson & Evans' crank and fly wheel steam pumps, and they do pipe cutting, threading, ship and steamboat work and general repairing. C. H. Evans is a native of New York, fifty-two years old, while Mr. John Thompson was born in Paterson, N. J., forty-six years ago.

JOHN QUADT.

The growth of San Francisco to a great extent has been due to the energy of her business men. And in this review we wish to mention the prominent concerns in the leading lines of trade. Among them the house of John Quadt, importer and jobber of wallpaper, paints, oils, etc., at Nos. 1614-1618 Market street, and Nos. 17-21 Hayes, holds a high place. This business was established twenty-four years ago by the present proprietor, a gentleman of rare business integrity and long experience in the trade. The premises occupied are the ground floor and basement in the St. Nicholas Hotel building, the store having three entrances on Market and running through to Hayes street. The basement covers about sixty thousand square feet of floor space and takes up the entire lower

portion of the St. Nicholas Hotel building and contains a seventy-five thousand dollar stock of paints, oils, varnishes, brushes, painters' supplies and wall paper, embracing the latest novelties in lincurata walton, and other choice designs. This house is sole agent for John Lucas & Co.'s (Philadelphia) chemically pure colors, and furnished this make of paints for the cruiser Philadelphia, U. S. N., they being considered by our government as the best paints made. This concern is the largest in its line in San Francisco, fifty men and six wagons being constantly employed. Personally speaking, Mr. Quadt is fifty-two years of age, has been a resident of this city for a quarter of a century, and is highly esteemed. He is a member of the Masons.

PACIFIC SHEET METAL WORKS.

This concern is one of the largest of its kind in the country, and are manufacturers of tin cans, plain or decorated (in packages of all varieties, galvanized iron ware and sheet-iron work, japanning, galvanizing, artistic lithographed advertising signs, etc. They were incorporated in 1896 with a capital of \$1,000,000, and operate an immense factory on the corner of Seventh and Townsend streets. They have branches at Los Angeles, and Astoria, Oregon. The main offices are at 209 and 211 Mission street. The officers are Sydney M. Smith, president; A. D. Cutler, vice-president; Irvin Ayres, secretary, treasurer and manager.

MARTIN ERLENBACH.

In the line of flavoring extracts we would mention the house of Martin Erlenbach, at No. 209 Battery street, which was established in 1895. He exports all kinds of selected Mexican vanilla bean extract, essential oils, distilled flavors, fruit oils, floral flavors, liquor oils, soluble extracts, fine drugs, colors, chemical specialties for confectioners, bottlers, soapmakers, perfumers, liquor dealers, druggists, flavoring extract and soda water manufacturers, and is sole Pacific coast agent for the following firms: Beach & Clarridge Co., Boston, soda water flavors and supplies; Wittmann Bros., New York bottlers' supplies and machinery; The P. W. Engs & Sons Co., "Perfection" Turkish Prune juice. Mr. Erlenbach is a native of Hoboken, N. J., and came to San Francisco in 1875.

UNION GAS ENGINE COMPANY

The progress of the city of San Francisco in all sorts and descriptions of manufacture, is only such as might most reasonably be expected of the community which so largely and so prominently manifests all the elements and characteristics of an enlightened and highly advanced community.

We are daily and hourly reminded of the great industrial advancement of our city, by being constantly brought into contact with those progressive business establishments which are, in the highest and most conspicuous sense, representative and illustrative of San Francisco enterprise and progressiveness.

One of those manufacturing concerns which add in a large and important degree to the go ahead of San Francisco as a commercial and productive center, is that of the Union Gas Engine Company, leading Engineers and Builders of the "Union" Gas and Oil Engines. This concern enjoys a world-wide reputation, and its engines will be found in operation in almost every civilized community of the globe.

Its offices and warerooms occupy the entire two-story brick building at No. 309 to 311 Howard Street, and require the services of between forty and fifty employees. The factory of the Company is supplied with the very latest and most improved machinery, and its operators, among the most skilful and efficient in the city.

The Company have a number of foreign agencies; among which are: The Union Oil and Gas Engine Agency Co., of Sydney, New South Wales; W. A. Ryan & Co., of Auckland, New Zealand; The Von Hamm-Young Co., of Honolulu, and Clarkson & Co., of Vladivostock, Siberia.

It manufactures exclusively the "Union" Gas and Oil Engines, over 3000 of which are now in use, and received both the gold and silver medals at the New Zealand Exposition, held at Auckland in 1898-1899.

The officers of the Company are Wm. J. Casey, President, and John F. Daly, Secretary and Treasurer.

These gentlemen are alert, wide-awake business men, fully in touch with the demands of the trade. They are strongly public-spirited in matters concerning the general welfare of the community, and are among the foremost promoters of whatever will inure to the general progress and advancement of our commercial and manufacturing interests.



Passenger Launch "Amy" fitted with a 25-horse power "Union" Gasoline Engine made by the Union Gas Engine Company of San Francisco.

HAMMERSMITH & FIELD.

As New York has her Tiffany, Philadelphia her Baily, Banks & Biddle, Chicago her Peacock, and Cleveland her Cowell & Hubbard Co., so San Francisco can point with pride to the old established house of Hammersmith & Field as the equal of any of these. This house was established in 1886 by the present proprietors, and was formerly located at 118 Sutter street before removing to its present location at 36 Kearny street, where are now the offices and salesrooms, which are magnificently and artistically furnished both for the comfort of the purchaser and the exhibition of the marvelous array of precious stones and jewelry which is laid before him. The specialties of the house are fancy jewelry in the latest and most unique designs, which the skilled workmen of the firm can produce, or which are imported from the leading marts of London, Paris, and Vienna. Fine watches and watch repairing is another feature, which nevertheless is outranked by this establishment in its skill, success, and artistic effects in diamond setting. The array of precious stones carried by this house, comprising the diamond, ruby, sapphire, etc., fairly bewilder the beholder by their brilliance, and are the finest importations from Ceylon, Burmah, South Africa, and Brazil. The factory and repair shop of this establishment is located at No. 8 Hardy Place, occupies a large space on the fifth floor of the building and gives employment to eighteen men. Mr. John A. Hammersmith was born in this city, is forty-three years old, and one of the leading members of the Olympic Club. Mr. H. S. Field is a native of Wisconsin, forty-nine years old, and a resident of this city for the past thirty years.

FULTON ENGINEERING AND SHIP-BUILDING WORKS.

There is no element or feature in the business life of San Francisco which is accomplishing so much in the way of promoting the prosperity of the community as those great industrial and manufacturing enterprises which

give employment to hundreds of worthy workmen. Occupying a leading place among these must be reckoned the establishment of the Fulton Engineering and Ship Building Works, the nucleus of whose vast business was established by Hinckley, Spiers & Hayes in 1851. The firm originated in 1851 as the Fulton Iron Works and incorporated in its present form with a capital stock of one million dollars in '92. The plant was originally located on First street, between Mission and Howard, and then on Howard, Fremont and Beale streets, but after being destroyed by fire three times, was removed to Harbor View. It is one of extensive proportions and superior equipment, and covers an area of several acres. Their city office is located at No. 15 First street. They make machinery of all descriptions, such as engines, boilers, crushers, heaters, rock-breakers, concentrators, pulverizers, etc., and special attention is given to the construction of wood and steel vessels, and all kinds of marine work. They also do a large business in building quartz mill machinery, air compressors, Corliss engines, pumping works, etc. This company built the ferryboat "Sausalito" in 1894, which was the first to be launched from Harbor View; also the "Ukiah" and "Encinal," twelve steamers each for the International Navigation Company of Honolulu and the Alaska Packers' Association, four for the Wilmington Transportation Company, the steamers "Humboldt," "Dirigo," "Samoa," "Grace Dallas," "Henrietta," "Fulton," "Chas. Nelson," and the river boats "Peters," "Weber," "Dandless," and "San Joaquin." This company are also the builders of the pumping works for the Spring Valley Water Works at Black Point and the machinery for the dynamite guns at Presidio Bluffs and Huntington Roller Mill. They have recently received a contract to build a large tug for the Santa Fe & Valley Railroad one hundred feet long, twenty-three beam and eleven and a half depth. They may be considered public benefactors, constantly employing several hundred workmen in their plant. The officers are James Spiers, president; D. B. Hinckley, vice-president; L. Heynemann, secretary; D. E. Hayes, director.

HENRY DOYLE & CO.

The above concern was established twenty-three years ago by Henry Doyle, the father of the present firm, and has been for the past two years under the present management. The firm occupies the three floors and basement of the brick building at Nos. 517-519 Market street, and requires the services of ten men in the store and two on the road. Its trade covers the entire country west of the Rockies. The firm is agent for the Linen Thread Co., of New York and Great Britain, and handles the products of the various mills of that concern, including Irish flax threads of every description, manufacturing cotton threads, salmon net and gilling thread, double-knot gill netting, flax-bag twines, etc. It also represents Wm. E. Hooper & Sons, Baltimore, on "Woodberry" brand cotton seine twines and rope, The Silver Lake Co., of Boston, on braided cordage, and Ludlow Mfg. Co., of Boston, on marlines and jute twines. In addition it is a large handler of manila rope, cod lines, fish hooks, floats, leads, etc. Particular attention has been given to the fishing trade by the firm, and it has done much for the development of all branches of that very important industry of this Coast. As a result of its labors, the trade of the Coast from South America to Alaska, also of the Hawaiian Islands and South Sea Islands, fishnets and netting supplies is almost controlled by it. Special attention has been given to cotton netting for seines and traps, and the concern is most favorably situated for increasing its trade in this line. The house is the oldest and largest of its kind on the Coast and its goods are in demand wherever obtainable. To better look after its interests, a branch house was recently opened at Vancouver, B. C., and representation is also had at Astoria, Ore. Mr. Henry Doyle, manager of the company's northern business, is a native of New York and a member of the Woodmen of the World. Mr. W. A. Doyle, the active manager in San Francisco, is also a native of the Empire State.

CALIFORNIA CANNERIES CO., Ltd.

One of the most important manufacturing industries here is that of fruit canning, and one of our representative houses is the California Canneries Co., Ltd., incorporated in 1898, in Great Britain, with a paid capital of fifty thousand pounds, or two hundred fifty thousand dollars. The local offices are at No. 123 California street, with canneries in this city and San Jose. The latter, including lands and buildings, occupy fifty acres and employ, when in full season, upward of one thousand operatives, and have branches all over this country and England. Their product is exclusively canned goods, such as pears, peaches, plums, apricots, strawberries, raspberries, tomatoes, asparagus, nectarines, apples, jams, jellies, preserves, etc. The company shipped last year upward of eighty thousand cases of canned fruit to England, over twenty thousand cases to Australia, and one hundred twenty-five thousand over the United States. Their trademarks are registered, and are: "Flag," "Export," A. Lusk & Co. "Bear," J. Lusk Co. "Shield," "San Lorenzo," "Columbia," "Industrial," "Maiden," "Sierra Madre," "Santa Clara," "Excelsior," "Paragon," and "Kialto." This company were awarded the official ribbon at the Chicago World's Fair for canned California fruits. The officers are Isidor Jacobs, managing director, a native of this city and a thirty-second degree Royal Arch Mason; Henry Jacobs, manager, also a native of this city and past master of Mt. Moriah Lodge, of S. F., and also a Mason of high degree; B. Todd, cashier, is a native of England, came to San Francisco a year ago, is a member of the Masons, also of the Incorporated Society of Accountants and Auditors of London since its foundation in 1885. The California Canneries Co., Ltd., are members of the C. of C., Board of Trade, Merchants' Association, and Manufacturers' and Producers' Association. The head office of the company is located at Newcastle-on-Tyne, England, and the directors are F. M. Gascoigne, chairman; Elias Jessorin, vice chairman; Morris Marks, Joseph Carr, J. G. Brewis, Edward Ward Watson, James Lunn, all of Newcastle-on-Tyne; A. C. Coltman, of London, and Isidor and Henry Jacobs, of San Francisco.

SAN FRANCISCO BUSINESS COLLEGE.

In these days of restless activity and sharp competition, it has become more than ever before imperatively necessary that young men and young women who contemplate entering upon a business or professional career should equip themselves beforehand with a complete, thorough, and comprehensive practical education and training in the science of accounts, and the forms, usages, and customs in vogue in well-ordered offices and counting-rooms, in order that they may be able to measure up to the requirements of modern business operations, and not be left far to the rear in the race of life, there to bemoan the lack of those qualifications which are now universally recognized as the "sine qua non" of all business success, or the hope thereof. There are various institutions devoted to the imparting of such education, but very few that can be unreservedly commended to the implicit commendation of prospective students, or their parents, guardians, or whoever may stand "in loco parentis" to them. This city points with pardonable pride to one of the best equipped, most ably managed, and most conspicuously successful business colleges to be found anywhere in the country—the San Francisco Business College, located at 1236 Market street. This admirably conducted and highly useful institution was founded eleven years ago by Mr. C. L. Ellis, and was incorporated under California laws in 1883, with a capital stock of \$20,000. The college quarters occupy ten rooms at the address indicated, which are well lighted and thoroughly ventilated, and no less attention is given to sanitary fitness and healthfulness than intellectual training, the authorities of the college recognizing that the great desideratum of a business man is a "sound mind in a sound body." The curriculum of the college embraces and comprehends every branch of instruction having a legitimate place in a business education, including bookkeeping, spelling, commercial law, arithmetic, grammar, and correspondence, rapid

calculation, penmanship, shorthand, typewriting, letter-press copying, carbon duplicating, mimeographing, commercial geography, and telegraphy. The plan of teaching book-keeping is the "Actual Business" method, of which they are sole proprietors. Shorthand is taught by the "Ben Pitman" system. This college is agent for the books of the Ellis Publishing Company and supplies a large number of schools. This makes a large correspondence necessary, and as soon as students are able to take dictation they are given daily practice in this work, acquiring actual business experience thereby. The benefits of the institution are open alike and upon equal terms to both sexes, and the corps of instructors is one of the strongest in the country, each of the faculty being an accomplished specialist in his department. Officers of the corporation are N. S. Phelps, president; C. E. Howard, superintendent; J. A. Wiles, business manager. The practical thoroughness of the course of instruction prerequisite to graduation from the institution is forcibly and convincingly demonstrated by the hundreds of living examples in this city and all over the West of men and women who are conducting large enterprises of their own, or occupying responsible and lucrative positions, almost entirely upon the strength of the business training received in this college. Mr. J. A. Wiles is a native of Detroit, is a graduate of the Michigan State Normal, and besides an experience in teaching, has been employed as accountant by several large corporations, oil companies, railroads, etc. For the past eight years has been a resident of San Francisco. He is a business man of rare ability and superior judgment, and esteemed by all with whom he comes in contact. Mr. Howard is a Native Son. He is eminently qualified for the position he holds, as he spent a number of years in the office of one of the best-known expert accountants in the West, and has also had a wide experience in teaching in the public schools. His wide acquaintance and genial disposition have done much for the institution with which he is associated. Truly, the San Francisco Business College is an honor to our city, and its great success is but the logical result of its conspicuously exceptionally able management.

GEO. H. YOUNG.

That the city of San Francisco is coming rapidly to the front among the great leading commercial and manufacturing cities of the United States is easily apparent to all who give the matter intelligent thought, or who see around them on every hand the evidences of vigorous growth. In the matter of the wholesale distribution of boots and shoes no more conspicuous example could be cited than is found in the house of George H. Young. This firm was established in 1894 and its offices and salesrooms occupy the lower floor and basement of Nos. 10-12 Sutter street, covering an area of fifty by one hundred feet and requiring the services of fourteen employees and four traveling men. The trade of this concern covers the entire Pacific coast and extends to Hawaii. It handles every style and description of men's and boys' boots and shoes, ladies' and children's shoes and slippers, and is the Pacific coast agency for George E. Keith's men's shoes. Mr. George H. Young is a native of Boston, thirty-eight years old, and for ten years a resident of this city. He is a prominent Mason, and one of our most progressive and public-spirited citizens, broad and liberal in his ideas, and ranking high in the confidence of commercial circles.

MAU, SADLER & CO.

The great wholesale house of Mau, Sadler & Co. was established in 1851 by H. Albert Mau and Hermann J. Sadler, and the present firm incorporated in 1889. The office and salesrooms occupy the three floors and basement at 122-124 Market street and 19-21 California street, running through from block to block, and require the services of twenty-five employees and ten traveling men. Their trade covers the entire coast, Japan, China, the Hawaiian Islands and Europe. The specialty is fine groceries, fine liquors and cigars. Their specialty in the latter line is: "Merchants' Club," "Golden Gate Club," and in fine whiskies, "Harvest Home," "Old Woodbine," "Green River," and "Double Eagle" brands. This house is one of the largest in the city and a close corporation.

MENDELSON BROS.

Few people realize how widespread are the causes which contribute toward the manufacture and sale of the goods which are displayed and sold in our stores day by day. Take, for instance, the silk dress and see the varied stages and hands through which it passes, from the worm, which, feeding on the leaves of the mulberry tree in Japan and China and far-away India, spins its silken cocoon and is ruthlessly despoiled by the silk gatherer, then on to the spinner, the dyer, the weaver, the wholesaler, retailer and dressmaker to the wearer. It is a wonderful and interestingly instructive study, this tracing of things from their origin and has occupied the attention of many learned minds, but it is not our aim to enter into a discursive treatise on this subject only in so far as it relates to our trade, and therefore we beg, in this connection, to call the public attention to our leading silk goods importers, Mendelson Bros., at Nos. 7-9 Battery street. This house, one of the first here, was established in 1870 by Morris Mendelson, who was succeeded by his two brothers, S. and J. Mendelson, in 1887. They occupy the first floor of a handsome four-story brick building at Nos. 7-9 Battery street, and have branches in New York, Lyons, Yokohama, and Canton, thus being enabled to secure and place the finest silks and fabrics direct from their fountain-head to the principal markets of the world. The house carries a vast assortment of Chinese, Japanese and domestic silks, satins, velvets, plushes, etc., and commands a world-wide trade, which is particularly active on the Pacific coast. Julius Mendelson, the resident proprietor, is a native of New York, and an old and valued resident. Mr. J. Mendelson, his brother and partner, has charge of the branches in the Orient, and takes an active part in the business.

HEYWOOD BROS. & WAKEFIELD CO.

One of our oldest and most successful branches of outside houses and one which has done much for the commercial advancement of the city is the Heywood Bros. & Wakefield Company, of Gardner, Mass., whose Pacific coast manager is S. W. Fuller. This branch

was established in May, 1876, and its offices, salesrooms and manufactory occupy the entire four-story brick building at Nos. 659-663 Mission street, covering an area of sixty thousand square feet and requiring the services of seventy-five employees. The trade covers the entire Pacific coast and it exports to all the leading Pacific ocean ports. It manufactures cane and wooden-seat chairs, bent-wood chairs, reed and rattan furniture, children's carriages, chair cane, cane webbing, car seats, opera and folding chairs, rattan mats and matting and rattan specialties. The factories of the concern are located in Gardner, Mass., Wakefield, Mass., Chicago, Ill., and San Francisco, Cal. Its warehouses are situated in New York, Chicago, Boston, Philadelphia, Baltimore, San Francisco, Los Angeles, Portland, Ore., and London and Liverpool, England. Mr. S. W. Fuller, to whose industry is due the success of this branch, was born in the East, is fifty years old, and has been a resident of this city for many years.

HENRY GRANDJEAN.

It is the purpose of the present review to bring to the attention of the country the representative business houses of our city. One of these concerns, which ranks high in business circles, is the Seal Rock Coffee and Spice Mills. This house was established by Henry Grandjean in 1885, and has been located in the present quarters since 1895. The offices, salesrooms and manufactory occupy the entire two-story brick building at 419-421 Jackson street, covering an area of three thousand four hundred and thirty-eight square feet. The output of these mills is distributed over the entire city and coast, and its business is of a distinctly wholesale character. The concern imports, manufactures and deals in coffees, extracts, spices, baking powder, etc., and is the sole manufacturer of Engelbrecht's Vienna Coffee Flavor. Its specialties are choice grades and qualities of coffees and teas, which are known as the "Seal Rock Brands." Mr. Grandjean is a native of Switzerland, forty-three years old, and has resided in California over twenty-five years, and is a wideawake, progressive business man.

THE STEWART, HOWE & MAY COMPANY.

One of the greatest eastern houses represented here is the Stewart, Howe & May Co., originators and manufacturers of the famous "S., H. & M." bias velvet skirt bindings, which are extensively used in dressmaking all over the world. The house has its headquarters at New York and branches at Boston, Jersey City, Chicago, Cleveland, and San Francisco, and Manchester, England, operating a monster factory in New York, where several hundred persons are employed. The local house was established in 1893, and has recently removed from its former location at 14 Sansome to top floor of a brick structure at 6 and 8 Sutter street. Mr. L. S. Simons, whose jurisdiction extends throughout the entire Pacific coast, has been untiring in his efforts to introduce these goods, and employs a number of assistants and traveling men. He is a native of Pennsylvania, aged thirty-five, and came here sixteen years ago.

MRS. L. BROWN.

Among our prominent modistes none are better or more popularly favored with extensive patronage than Mrs. L. Brown, at 26½ Kearny street. Mrs. Brown established here in 1879. She was for a time located on Post street, but came back to her original location two years ago. Her apartments occupy a suite of five handsome rooms, utilized as reception, parlor, office, sample and workrooms. From ten to twenty-five assistants are employed, according to season, and a large trade carried on, orders coming from all over the Coast, as well as Oregon and Central America, particularly for evening gowns, wedding equipment and walking dresses, which are her distinctive specialties. Mrs. Brown is well-known here, and has the best city trade. She is a lady of superior ability in her profession and a generous contributor to charity and home interests. She was born in Canada and came here in 1875.

B. KATCHINSKI.

Fifty years hence, when San Franciscans look backward and tell of the pioneer business men who have helped to encourage our manufacturing industries, the name of B. Katchinski, proprietor of the Philadelphia Shoe Co., at No. 10 Third street, will stand out as a shining

light. Eighteen years ago when he entered the retail shoe business here nearly the entire supply of shoes consumed were manufactured East, which took work and money away from our people. He at once began placing his orders with the local factories and willingly paid twenty-five to fifty cents extra for the home-made shoes. The public sided with him and gave him their hearty support. To-day he sells more pairs of shoes than any retailer on the Pacific coast, and also places more orders with the local factories than his competitors. He is a firm believer of home industry, and predicts a great future for our city by securing the trade of our new possessions, thanks to our victorious army during the late war. Personally speaking, Mr. Katchinski is a native of Germany, forty-four years old, and has resided here for the past twenty years. He is a member of the Merchants' Association, Eureka Benevolent Society and other benevolent organizations.

MRS. M. H. OBER & CO.

The firm of Mrs. M. H. Ober & Co. was established about twenty years ago and occupies the ground floor of the two-story brick building, located at 34 Geary street. The house is sole agent and carries an exclusive line consisting of Founoise waists, Ynsilanti underwear and "Certende" baby outfits, hosiery and corsets; also equestrian tights and Jaros, Oneita union suits, abdominal bands, sanitary towels, bosom forms, bustles, and lounging robes. It caters to the wealthiest and most exclusive trade; its patrons are among the best people in San Francisco.

NEW YORK MILLINERY.

Great, and unquestionably powerful, is the will of woman, and when the fair sex decide to cover their shapely heads with miniature flower gardens and beribboned creations called bonnets—well, man stands by and says: "Tis well," and he also "pays the bill." Fashion begets milliners, and one of the best and most popular here is the New York Millinery, at 1208 Market street, established through the enterprise of Miss Cradock, one of the most skillful milliners in the West, who already commands the "creme" of our fashionable trade, employing sixteen skilled assistants and making semi-annual trips to the fashion centers of the

East in order to procure the best materials and keep abreast of the latest fashions which prevail there. Every hat which leaves the house is trimmed with the most exquisite taste and is perfect in every respect. Miss Cradock is a lady of rare business attainments, and manages her business with consummate skill and ability.

MME. DERBY-ZINNS.

Among our prominent caterers to Dame Fashion's votaries is Mme. Derby-Zinns, who established here in 1886, and occupies five handsome apartments in the Phelan building. She commands a very large and exclusive trade among the elite of San Francisco and vicinity, employing forty skilled operatives and making robes and gowns of all kinds, especially wedding trousseaus, evening and tailor gowns and mourning habits. Mme. Zinn's work is everywhere acknowledged to be the acme of artistic skill and stylish construction. She imports her own materials and fabrics, dress goods, etc., and carries a large stock on hand for the purpose of affording her patrons every benefit of varied selection. Mme. Derby-Zinns was formerly in charge of one of the largest modiste's establishments in Cleveland, and is considered a high authority in matters relating to this profession. She was born in New York and came to San Francisco in 1886, achieving instant success in her business venture.

JOHN BARDUHN.

Among the prominent merchant tailors we would mention John Barduhn, who established here six years ago. The office and salemrooms are located on the third floor of the brick building at 126 Kearny street, and requires the services of six employees. The trade is exclusively a city one and it is devoted to fine tailoring, custom trade being its specialty. Mr. Barduhn was born in Germany, is forty-five years old, and has resided in this city for the past twelve years, and was head cutter for Kavanagh Bros. for five years. He has been connected with some of the leading houses in New York, Buffalo, and Chicago, and was in business for himself in Socorro, N. M., for six years. He is interested in the improvement and advancement of this city and especially of the Mission, where he resides.

NEWBAUER BROS.

A branch of business which has attained extensive proportions is the manufacture of ladies' waists, wrappers, etc., and one of the representative houses in this line is the firm of Newbauer Brothers, established in 1887 with its offices, salesrooms and manufactory on the second and third floors of the three-story brick building at 14 to 20 First street, covering an area of eleven thousand square feet. The factory is supplied with two hundred sewing machines and require the services of two hundred fifty employees. The firm are wholesale manufacturers of waists, wrappers, gowns, children's and infants' coats and furnishing goods, and is the largest on this Coast, keeping four traveling men continuously on the road, and also exporting. Jesse Newbauer is a native of San Francisco, thirty-five years old, a member of the Native Sons and a prominent Mason. Eugene Newbauer is also a native of this city and is thirty-three years old.

FRANCES.

There is no ruler with so large a following, no sovereign whose subjects are more loyal in their devotion or no more despotic and capricious tyrant than Dame Fashion, to whose decree bow the wealth and beauty of the world. Among the ambassadors at Fashion's court, who interpret her laws to the public, are our ladies tailors, and an establishment which has deservedly gained prominence in this field is Frances, formerly at 704 Sutter street, and recently removed to northeast corner Sutter and Jones streets. This business was established here in 1888, and was formerly located at 510 Fifth avenue, New York. M. Frances, the proprietor, is a well-known eastern ladies' tailor, whose skill and taste in the construction and fit of ladies' tailor-made suits, habits, robes and gowns is well known. He carries a large and excellent assortment of imported suitings, dress goods, cloths and fabrics, employing only the most skillful tailors and guaranteeing every piece of work to be perfect in every respect. His patrons are found chiefly among the "haute volée" of this city and vicinity. M. Frances

comes of an old and prominent Kentucky family, and inherits the courtly bearing and distinguished manner characteristic of the "Blue Grass State," and is well and favorably known here.

WANGENHEIM, STERNHEIM & CO.

In that important field of activity devoted to the importing of crockery, glass and china-ware, an old-established and representative house is that of Wangenheim, Sternheim & Co. This concern was established in 1865, and its offices, sales and storerooms occupy the four-story building at Nos. 27-29 Sutter street and Nos. 528-530 Market street, requiring the services of twenty-five employees and three traveling men. The trade covers all that section of country between the Rockies and the Pacific and the sound country to San Diego. It exports to Hawaii, the islands of the South Seas, and numerous Asiatic ports. The goods it handles are crockery, glass and chinaware, platedware, cutlery, lamps, bric-a-brac, and art goods, and it makes a specialty of providing outfits and supplies for hotels, restaurants and bars. Mr. Wangenheim has been dead for some years and the business is conducted by Mr. Samuel Sternheim, who is a native of Germany, fifty-nine years of age, and who has lived in this city for thirty-five years. He is a prominent Mason and an enterprising business man.

HENRY SCHMOLL.

In the line of merchant tailoring the establishment of Henry Schmoll was first founded under the firm name of Krall & Schmoll. Mr. Krall died in 1894, and the present proprietor assumed control. The office and workroom occupy rooms 5 and 6 at 22 Kearny street. Mr. Schmoll was formerly employed by the leading houses of this city and his reputation as an expert cutter is unequalled. His motto is "Fine tailoring," and the quality and fit of the goods he gives his patrons fully substantiate it. He is a member of the A. O. U. W., Chosen Friends and San Francisco Turn Verein.

MME. L. LEUBENBERGER.

In the manufacture of robes, Mme. L. Leuenberger, whose establishment is located at 139 Post street, was established in 1884, and occupies five parlors on the second floor, consisting of a reception, sales, fitting and two workrooms, requiring the services of thirty-three employees. The patrons of this concern are among the most exclusive people in the city. The trade covers Europe, New York, Boston, Chicago, Portland—in fact, all the principal cities. Mme. Leuenberger purchases her goods personally in New York, London and Paris, and while the finest line of modern creations are always on hand, she never fails to receive the latest style in the shape of a novelty. Few brides select their wedding gowns or debutantes their coming-out robes without first consulting Mme. Leuenberger. A fine and assorted line of the best imported confections is also always kept on hand. Mme. Leuenberger is a native of Switzerland and has lived here for fourteen years.

SODERBERG & SUNDQUIST.

The well dressed appearance of San Francisco's business men has been a subject of more than passing comment among those who come to our city, and reflects great credit on our merchant tailoring fraternity, of whom Soderberg & Sundquist are leading representatives. This house commenced business in 1897 and occupies a handsome apartment at 301-302 Examiner building. They make only the highest grade of goods, all work being done under the firm's personal inspection, and subjected to a rigid scrutiny before leaving their hands. All kinds of repairing is also done, and a fine stock of imported and domestic suitings, fabrics, etc., carried for the selection of its patrons. The firm are old and experienced tailors, who have been associated with the best houses in this line. Mr. A. Soderberg was formerly with Alfred Nelson & Co., of New York, while Mr. Sundquist was connected with Bullock, Jones & Co., of this city. Both are natives of Sweden, and prominent members of various Scandinavian orders.

M. MARCUSE & CO.

The above concern was established many years ago and occupies two entire floors at Nos. 125-127 Sansome street. They are importers of hosiery, fancy goods, German yarns, "Swan" brand zephyrs, Saxony, Germantown and mohair wool. Their trade extends all over the Coast and Hawaiian Islands. Mr. M. Marcuse was born in Germany forty-two years ago, and has lived in San Francisco for many years.

MICHEL'S & WAND.

A firm of successful dealers in ladies' furnishings is Michels & Wand, at 26 Kearny street, established nine years. Their store is elegantly fitted for the display of their stock of imported and domestic trimmings, laces, hosiery, gloves, ribbons, notions, etc., and fancy goods. The personality of the firm is vested in Messrs. E. Machol and J. Wand, the former a native of Germany, and the latter of this city.

NORDWELL & CO.

The retail trade stands out here as a most prominent factor in the advancement of the city, and a time-honored house is that of Nordwell & Co., drapers and tailors, with a commodious store at 117 Montgomery street. This firm was established in 1879 by O. W. Nordwell, and Mr. C. H. Rehnstrom was taken into partnership in 1894. The firm purchases its goods direct from Europe and the East, and is one of the leading tailoring houses in this city. The house is noted for the high character and quality of their goods and a perfect fit is guaranteed by two of the most expert cutters on the Coast.

B. R. KEITH.

A prominent Northern concern which is ably represented here is the Bandon Woolen Mills Co., whose local office and salesroom is at No. 14 Sansome street and is in the hands of B. R. Keith, who established here five years ago. The company have extensive mills at Bandon, Coos County, Ore., and manufacture fine woolen goods, wool blankets, robes and flannels, making a specialty of the latter article. Mr. Keith is a native of Canada who settled here in 1876, and was formerly interested in an ice factory in Mexico, where he spent eight years, returning to this city in 1888.

L. RUFFIEUX.

A prominent firm in the confectionery line is that of L. Ruffieux, successor to F. Midon, at No. 119 Powell street. The house manufactures candy, ice cream and cakes of all descriptions, making a specialty of cream cakes, and have an ice cream parlor in connection. Mr. Ruffieux is a native of Switzerland, but has lived in California many years, and commands the esteem of his many patrons and friends.

M. KRAKER.

Among some of our enterprising business men and California pioneers may be mentioned the firm of M. Kraker, of Nos. 224 and 226 Bush street, established by the present proprietor in 1863, and manufacturing misses', children's and infants' wear, caps and bonnets. Occupying a floor space of some 4,000 square feet and employing from thirty to forty hands, the firm have become well-known through the West.

M. SIMINOFF.

One of our most progressive and popular business men is M. Siminoff, the well-known wholesale cloak manufacturer, at 1228 Market street. Mr. Siminoff has been in business here since 1893, and has gained a very large amount of patronage and favor among the trade all over the state. His factory employs one hundred skilled cloak-makers, and all materials are of the finest that American and European markets afford, and the workmanship of the highest grade. Born in Russia, Mr. Siminoff came to San Francisco in 1890, establishing soon after. He is a Mason of high standing.

S. SHOENBERG.

The above business was established nearly fourteen years ago by Rothschild & Shoenberg, and one year ago the former partner retired and the firm was changed to its present name. They occupy the third floor at 126 Kearny street, and the goods carried are exclusively tailors' trimmings. Mr. Shoenberg is a native of Germany, fifty-eight years old, and has resided in this city forty-four years. He is a member of the Knights of Honor, National Union and A. O. U. W. Mr. Wm. Wolf, the manager, is a native of San Francisco and a member of the Native Sons.

N. STRAUSS & CO.

The above concern was established December, 1898, and is located at 16-18-20 Grant avenue. The firm deals in corsets, gloves, neckwear, umbrellas, ribbons, dress skirts, petticoats, tea gowns, silk and wash waists, linings, embroideries, purses and fans, notions, hosiery, knitted and muslin underwear, and laces and veilings, and makes a specialty of manufacturing tailor-made gowns. Mr. N. Strauss is a native of San Francisco, thirty-six years of age, and a member of the Odd Fellows.

THE VIENNA CAFE.

The above cafe was established recently at 205 Kearny street, and is one of the finest in the city, fitted up as a bakery, confectionery and restaurant. The latter contains thirty-five tables, with a seating capacity of one hundred. Fourteen persons are employed, and over three hundred and fifty persons fed daily. Mr. Curt Roemer, the proprietor, is a native of Germany, and came here in 1869.

CALIFORNIA SUSPENDER MANUFACTURING COMPANY.

The above concern was established twenty-six years ago by its present proprietor, S. Zekind, and is located at 6-8 Suiter street. They manufacture every variety of men's, youth's and boys' suspenders, and the "Pansy" and "Amelia" hose supporters, shoulder braces, armlets and cuff-holders. Mr. S. Zekind was born in Germany and has resided forty-five years in California.

MAX SILBERBERG.

A prominent and progressive firm is the firm of Max Silberberg, direct importer of laces, embroideries, veilings, etc., at 22 Sansome street. Established in 1884, they occupy the second floor of the building at 22 Sansome street, and carrying a large line of imported goods, supplying the best retail, jobbing and manufacturing trade all over the Coast and as far east as the Missouri river, where he is widely and favorably known as a reliable dealer. Mr. Silberberg is a native of Germany, forty-eight years old, and came to this city in 1875. He is a member of the B'nai B'rith and the Eintrachts.



INTERESTING AND PICTURESQUE SPOTS IN GOLDEN GATE PARK

CALIFORNIA UNIFORM CO.

One of our firms that have done much for the prosperity of the city is the California Uniform Co., established five years ago, and its offices and salesrooms are located on the lower floor of the brick building at No. 15 Sutter street, requiring the services of eight employees. The trade of the company covers the states of the entire Coast west of the Rockies, and it does a general merchant tailoring business, making a specialty of National Guard and society uniforms. The members of the company are M. Lafee and James Russell. Mr. Lafee was born in Nevada twenty-seven years ago, and has been ten years in this city. He is a prominent Forester. Mr. Russell is a native of Scotland, seventy-five years of age, and has resided for thirty years in San Francisco.

M. ROTHSCHILD.

Among the recent additions to our business interests is M. Rothschild, the popular ladies' tailor, at 334 Post, under the Savoy Hotel, removing from 211 Sutter. Mr. Rothschild established in this city a year ago, having been engaged in the same line for many years. He employs twelve skilled assistants and manufactures capes, cloaks, jackets, etc., making a specialty of ladies' tailor-made suits, and caters to the first-class trade only. All work is done under his supervision, and a large stock of imported and domestic cloths is carried to afford patrons advantages of varied selection. Mr. Rothschild extends liberal credit to responsible parties. He came to California in 1886, and is a member of the National Union and a loyal and public-spirited citizen.

I. MAGNIN & CO.

One of the most prominent leaders in down-right enterprise in San Francisco is the well-known house of I. Magnin & Co., established twenty-two years ago, the largest and best conducted concern in its line west of Chicago. Their commodious business premises are located at 840 Market street, and comprise the entire four-story frame building, and a branch is maintained at Los Angeles, at 251 South Broadway. The factory, situated upon the fifth floor of the History Building, is fully and completely equipped with the latest improved ma-

chinery, which is run by electricity, and from two hundred to two hundred and fifty persons are employed. They manufacture the highest grade of ladies', children's and infants' outfits, and prosecute a business, embracing both a large wholesale and most flourishing retail trade. The individual members of the firm are I. Magnin and Emmanuel Magnin, the former a native of Holland, fifty-six years of age, and the latter of London, twenty-nine years old. Mr. I. Magnin has resided here for twenty-two years and is a Mason. Mr. Emmanuel Magnin has been with the firm since he was fourteen years of age and for the past eleven years has been a partner in the business.

W. H. NOLAN & CO.

The firm of W. H. Nolan & Co. was established by its present proprietor twenty-five years ago. The offices and salesrooms for the past three years have occupied one of the largest stores in the city at Nos. 1022-1024 Market street, where they are retail dealers in fine shoes. The goods carried by this well-known concern comprise every variety, style and description of fine and medium grade men's, ladies' and children's shoes. Mr. W. H. Nolan is a native of Ireland, forty-nine years old, and has been in California for the past twenty-seven years.

COATES & CO.

Among those firms which have greatly helped to enlarge the business interests of the city is that of Coates & Co. This concern was established two years ago by the present proprietor. The office of the firm is on the lower floor of the two-story brick building at 207 Front street, and the warehouse is located at 217 Front street, requiring the services of ten employees and four traveling men. The trade covers this city and state, and the firm are heavy importers of teas from China and Japan. Mr. Coates is sole owner of the celebrated L. P. M. brand, but also imports those other grades most in demand for the trade. Mr. Coates, the sole proprietor, was born in England, is fifty years old, and has been in California for nine years, being formerly associated with the firm of Jones & Co. He is a Mason and a wide-awake business man.

SADLER & CO.

One of our prominent notion and fancy goods firms is that of Sadler & Co., at No. 537 Market street, which was established in 1877 by the late C. Sadler, who was succeeded by Mrs. L. B. Sadler. A wholesale business is prosecuted, extending from Texas to Manila, and from Alaska to Mexico, and they handle general merchandise, stationery, toys, pocket cutlery, notions and fancy goods, combs, brushes, fishing tackle, pipes, jewelry, optical goods, hosiery, masks, etc. C. M. and P. E. Sadler, sons of the founder of the business, are natives of Iowa, and residents of this city since 1875.

GETLESON & RHINE.

One of the largest in the confectionery line is the establishment of Getleson & Rhine, founded in 1896 by Harry B. Getleson, and Henry Rhine was admitted in 1897. The offices and factory occupy both floors in the two-story brick building at 210 Sacramento street, employing twenty-five men and four traveling salesmen. The trade covers the entire Coast, and it handles everything in the candy line, including cough drops, marshmallows, fig paste, etc. Harry B. Getleson was born in this city and is thirty years of age. He is prominent in Masonic circles, and a member of the Travelers' Association. Henry Rhine is also a native of San Francisco.

THE BERNHARD MATTRESS CO.

A leading representative manufacturing concern is The Bernhard Mattress Co., established in 1887, where they occupy the three-story building at Nos. 642-644 Mission street, with a factory at No. 651 Howard street, employing one hundred people. They manufacture a full line of woven mattresses, brass beds, cribs, white enameled iron beds, cradles, woven wire cots, children's beds, canvas beds, spring beds, institution chairs, parlor suits, lounges, easy chairs, and pillows and bedding of every description and design. The members of the company are S. T. Bernhard, president; R. L. Lillenthal, vice president and secretary. Both gentlemen have been long residents of this city.

G. M. POSTIGLIONE.

In meeting the demands of patrons for high class tailoring, no firm in this city has met with more signal success than G. M. Postiglione, who established in 1881, and his offices and sales-rooms occupy the lower floor of 107 Sutter street, under the Lick House, and gives employment to fifteen hands. The cutting and fitting are done under the personal supervision of the best talent money can buy. As a matter of fact, no garment is permitted to leave this establishment that is not in its every detail up to the highest standard of excellence. The trade of the house is confined exclusively to this city and its vicinity and caters to the wealthiest and most influential of our business and professional men. Mr. G. M. Postiglione is a native of Italy, and has been in San Francisco since 1873. He is a Mason and also a member of the Odd Fellows and Foresters.

A. ROTHSCHILD & CO.

The firm of A. Rothschild & Co., commission merchants and jobbers and manufacturers' agents, at Nos. 111-113 Sansome street, was established ten years ago in a small way, and now enjoys the heaviest trade in their line on this Coast. They carry a very large, choice and comprehensive stock of cloaks, suits, wrappers, and ladies' furnishing goods, representing the output of many great Eastern manufacturers, including such famous houses as King, Max & Solomon, New York; Sieber Bros., and W. Fishman, New York, and Silberberg Bros. A number of commercial travelers tour the western States, where a brisk trade is enjoyed and extensive exports are made to Hawaiian and other foreign points. Mr. A. Rothschild is a native of Galveston, Texas, coming to California in 1884, and San Francisco in 1889. He is a prominent member of the Masonic fraternity.

SANBORN, VAIL & CO.

One of the leading concerns here in their line is the house of Sanborn, Vail & Co., manufacturers, wholesalers and importers, established thirty years ago, and has been under the present management for the past ten years. They occupy the entire five-story building at Nos. 741-745 Market street and Nos. 250-254

Stevenson street, requiring the services of two hundred twenty-five employees, and have branches at Los Angeles and Portland, Ore. The firm deals in stationery, inks, penfels, twine, leather goods, brushes, perfumes, pipes, knives, razors, sponges, dusters, playing cards, base balls and bats, hair ornaments, combs, soaps, paper bags, valises, etc., etc., also pictures, frames, artists' materials, mirrors, architects' supplies, mouldings, brass goods, crayon portraits, tissue paper, etc., etc., and is equipped to do printing, book binding, engraving, etc. A. H. Vail has been in California since 1864. Frank Vail, the son, is a Native Son, born in 1869. He is a member of the N. S. G. W. and lieutenant colonel on the Governor's staff.

KOENIG'S.

One of the old-established and successful industries of the city is the retail house known as "Koenig's," dealers in fine shoes. This house was established in 1852 by A. Koenig, and was succeeded by the present firm in 1895. The office and salesroom occupy the lower floor and basement of No. 123 Kearny street, covering an area twenty-two by two hundred feet in extent, and require the services of sixteen employees. This concern does a wholesale and retail business over the entire Pacific coast, and its specialty is fine boots and shoes for men, women and children. Mr. F. Koenig, the present proprietor, is a native of this city, but educated in Europe. He is thirty-five years old, and one of our bright, keen, energetic young business men.

JONAS, THE TAILOR.

Philosophers assert that "the clothes don't make the man"; it is, however, an established fact that a neat appearance is a great aid to advancement. Among our prominent tailors is "Jonas, the Tailor," at 779 Market street, who established here in 1889, and has lately removed to his new address above, where is carried a large stock of foreign and domestic suitings. He caters only to the best trade, and no garment leaves his hands in which the least imperfection can be found. His suits are stylish, elegant, and are noted for well fitting. Mr. I. Jonas is thirty-one years old, a member of the Odd Fellows, and has been a resident of California for eleven years.

ALBERT MUELLER.

Among the many other lines represented here that deserve mention is the ladies' tailor and in this connection we refer to Mr. Albert Mueller, of 131 Post street, who established here fifteen years ago. The business is devoted to ladies' tailoring exclusively, and the most expert cutters and designers are employed. Mr. Mueller is a native of Germany, forty-three years of age, and a resident of this city for the past fifteen years. He was one of the principal cutters in A. T. Stewart's establishment for two years before coming to this coast.

B. REISS & SON.

A highly representative house is that of B. Reiss & Son, of New York, Paris and San Francisco, importers of dress goods, silks, velvets, velveteens, corduroys, ladies' tailor goods, etc. This house imports direct from Europe through its Paris branch and carries a very complete stock at its store, No. 20 Sansome street. A large and exclusive local trade is commanded, goods being also shipped to the more important Coast points, where a number of commercial travelers are pushing the goods with great success. The house was established in September, 1898, by B. Reiss and his son, E. Reiss. The former is a native of France and emigrated early in life to this country, establishing here about thirty years ago. He is a prominent Mason. His son was born in San Francisco and represents our best class of native enterprise.

S. SONNENFELD.

One of our most prominent diamond cutters is S. Sonnenfeld, at room 5, 331 Kearny street, established here twenty years ago at his present location, being one of the first to enter this field. He makes a specialty of fine diamond cutting, and cutting to order in required shapes all manner of precious stones. Mr. Sonnenfeld's fame has become international and he receives orders for work from Australia, China, Japan, and the entire Pacific coast, as well as many of the Eastern states. Mr. Sonnenfeld is a New Yorker, and came here in 1875. He is a member of the Eagles, American Foresters, Elks, and Old Friends.

DENNISTON'S SAN FRANCISCO PLATING WORKS.

Among the manufacturing concerns worthy of mention in this review is the San Francisco Plating Works, of which E. G. Denniston is the proprietor, established in 1865, with offices and works occupying the entire building at 653-655 Mission street. The trade covers the Pacific coast states, Mexico, Central and South America, and Australia. Their specialty is gold, silver, nickel, brass and copper plating, and manufacture silver-plated amalgam plates for saving gold in quartz and placer mining. They have received twenty-six medals for the best gold, silver and nickel plating and silver-plated mining plates. Mr. E. G. Denniston is a native of Newark, N. J., but has resided for thirty-five years in this city. He is a Mason and a member of the Odd Fellows, Knights of Honor, and A. O. U. W.

GRANT & CO.

The above agency was established four years ago by Henshaw, Grant & Co., and were succeeded in 1898 by the present firm. They occupy two floors and basement at 404 and 406 Mission street, and are Pacific coast agents for H. W. Johns Mfg. Co., of N. Y., for the following products: Steam packings—Asbestos rope packing, asbestos wick packing, asbestos sheet packing, vulcanized rope packing, asbestos and rubber cloth, tape, gaskets, etc. Asbestos fabrics, etc.; Asbestos cloths for theatre curtains, etc.; fire-proof rope for fire-escapes, etc.; fire-proof cords, twine, rugs, mats, screens, etc. Fire-proof cements and coatings: Asbestos furnace cement, asbestos retort cement, plastic stove lining, concrete coating, etc. Insulation—Vulcabeston: controller parts, field spools, bushings, etc.; moulded mica: trolley line insulators, weather proof sockets, etc. Paints, colors, etc.: H. W. Johns' liquid paints, roof and railway paints, fire-proof paints, liquid coach colors, colors in oil, shingle and wood stains. Roofing and fire-proof construction materials: Asbestos roofing, roof coatings and cements, asbestos building felt, asbestos superator, asbestos water-proof sheathing, Steam

pipe and boiler coverings: Asbestos cement felting, asbestos-sponge cement felting, asbestos air chamber covering, asbestos sectional pipe coverings, asbestos fire-felt, locomotive lagging, etc., asbestos-sponge felt, filling, etc., asbestos superator. The trade commands the entire West and includes exports to the Philippines, Hawaii and the Orient. Their paints and asbestos materials have been used by many government vessels and are sold in quantities to the Mare Island navy yard. Their asbestos pipe and boiler coverings are used on all vessels and battleships turned out by the Union Iron Works. The members of the firm are Geo. E. Grant and Titus Deussing.

STANDARD OPTICAL CO.

The above concern is known as the headquarters for the optical trade in Western America; established almost twenty years ago as Nordmann Bros., and in 1895 assumed the present title. Their store, at 217 Kearny street, is one of the finest in the city, occupying the ground floor and basement and employing a dozen men. Their stock is large and includes everything used by the trade. A special feature is made of fine lens-grinding and fitting, correcting visual aberration, etc., the finest French crystal, imported direct by the firm, being used. The individual members are Messrs. J. and A. Nordmann, both natives of France, who came here many years ago. The former is a member of B'nai B'rith and both occupy a prominent place in the esteem of San Francisco's best citizenship.

D. S. CARTWRIGHT.

Among those engaged in teaming we refer to Mr. D. S. Cartwright, who established here April 14, 1874. His main office, in connection with one of his stands, is at 100 Main street, the other being at the corner Sixth and Channel streets. Mr. Cartwright does a general teaming business, principally for lumber dealers, and employs ten men and ten teams. He is a native of Indiana, fifty-nine years old, and came to California overland, reaching Sacramento Sept. 13, 1860, and came to this city in 1871. He is a member of the Odd Fellows.

M. C. BAKER & SON.

The above firm is known for excellent workmanship. They do all kinds of electrical and mechanical work, including model-making and expert bicycle repairing. The business is located at 607 Mission street, and was established twenty years ago by Mr. M. C. Baker, the senior member of the firm, who is a native of Maine, and has been a resident of this State since 1852. His son, Mr. W. R. Baker, is a native of California, twenty-one years old, and a member of the A. O. U. W.

GOLDEN WEST STORAGE WAREHOUSE.

Among those concerns engaged in the storage business we will mention the Golden West Storage Warehouse, of which F. W. Zehfuss is proprietor. This concern was established over two years ago, and occupies the five floors and basement of the brick building at 840 Mission street. The building is entirely fire-proof, and is supplied with large airy lofts. In addition to the storing line, the proprietor does some business in the secondhand furniture line, disposing of the goods left on his hands. Mr. Zehfuss is the owner of the property, and was born in Germany. He is sixty-one years old, and has lived in this city for thirty-seven years. He is a prominent member of the Knights of Honor and of A. O. U. W.

M. BLASKOWER & CO.

Since Sir Walter Raleigh introduced tobacco into Europe its manufacture and sale has formed one of the greatest factors of our trade. The firm of M. Blaskower & Co., importers of Havana cigars, at No. 223 Montgomery street, with branches at No. 1 Kearny, Powell and Ellis, and at the Richelieu, Castellane and Emporium cigar stores, was established in 1850 by Ed. Cohn & Co., and were succeeded in 1891 by the present firm. The main store at No. 223 Montgomery street occupies the entire lower floor and basement and employs twenty-five men. They do a retail and shipping trade, a number of men representing them on the road. M. Blaskower, the proprietor, is a native of Germany, but came here early in life.

F. KASTEN & CO.

One of the foremost and most successful electrical engineers in this city is F. Kasten & Co., established in 1897 and located at 315 Mission street. The trade is principally local and the business is practical electricians, their specialty being armature winding and repairing electrical machinery. Mr. Kasten is a native of Germany, twenty-seven years of age. Some of the largest contracts for private lighting plants in the city have been installed by him.

MATTERN & MOORE.

One of the oldest leather houses on the Pacific Coast is the firm of Mattern & Moore, at 25 New Montgomery street, established thirty-six years ago by Chas. Bender and purchased by the present owners in 1879. They are importers and dealers in French leather and shoe findings, and are extensive manufacturers of cut soles and shoe-uppers, and all goods handled are of the best quality and sold at the most reasonable rates. Mr. Mattern is a native of Germany, sixty-seven years old, and has resided here thirty-eight years. Mr. Moore is a native of Ireland, forty-six years old, and a member of Ben Aden Lodge, and I. O. O. F.

WAGNER LEATHER COMPANY.

An important house here in the leather line is the above company, whose office is at 306 and 308 Clay street. This concern was established many years ago and incorporated July 1, 1895, with a capital of \$300,000. The officers are: Chas. Wagner, president; W. H. Clary, vice-president; J. H. Thompson, secretary; J. C. Thompson, treasurer; E. C. Wagner, manager. The office and San Francisco store is under the management of A. J. and J. R. Cook. The tannery is located at Stockton, Cal., and consists of a two-story brick building covering one and a half blocks and supplied with the latest improved machinery. The company manufactures harness, saddle skirting, shoe leather and oak sole leather, and their trade covers the entire United States, Europe, Australia, China, and Japan. Messrs. A. J. and J. R. Cook, the managers, have been residents of this city many years.

THOMSON COLLIE & CO.

The above company, established thirty years ago by Thomson Collie, and Messrs. Demings and Erikson having been admitted nine years ago, are agents for bay and river schooners. They occupy offices at 107 Steuart street, and attend to all manner of shipping. The members of the company are Thomson Collie, P. Demings, John Erikson, all prominently identified with the growth of this city.

H. J. SHILLCOCK.

Among those closely connected with the photographers' profession are our photo supply dealers, among whom is H. J. Shillcock, No. 841 Mission street, established in 1864 by Oscar Foss, in whose employ Mr. Shillcock was for many years, succeeding him in 1896. He carries the most complete stock of photographic materials and supplies in the West, exporting to China, Japan, Hawaii, Central America, and the Philippines, and the greater portion of the Pacific Coast trade, doing both a wholesale and retail business. Mr. Shillcock is a native of England, forty years of age, and has lived here many years, public-spirited to a degree, ever willing to lend his influence to every movement for the betterment of this city.

THE HERMANN SAFE CO.

An institution that occupies a high place in the business community here is the Hermann Safe Co., formerly of 526-528 Sacramento street, but recently removed to 417-423 Sacramento street, and gives employment to twenty hands. Mr. Hermann uses his ten specially made machines for manufacturing safes, vaults, etc., and his trade covers the Pacific coast, Mexico, Central and South America, the Hawaiian Islands, and Manila. His specialties are fire and burglar-proof safes, fire-escapes, iron shutters, and vaults of their own manufacture, and has furnished burglar proof vaults for the Claus Spreckels and Clunie buildings, and many others. They also carry a secondhand line of safes and scales. Mr. John Hermann is forty-one years old and has lived here for sixteen years. He is a member of Hermann Sons, Foresters and Verein Entracht.

FRED KROEGER.

One of our latest and best institutions in the liquor line is that of Fred Kroeger, at No. 105 Front street. This is one of the handsomest bars in this quarter of the city, being of oak, and all other furnishings are in pure white. The finest of wines and liquors, including the famous Jesse Moore whiskey, are served. Mr. Fred Kroeger is a native of San Francisco and a prominent member of the Native Sons, and takes an interest in all measures for the expansion of the trade of this city.

GREAT WESTERN SMELTING AND REFINING CO.

Among the prominent concerns here is the Great Western Smelting and Refining Co., established in April, 1898, with offices and works at 215, 217 and 219 First street. They produce stereotype metals, electrotype metals, linotype metals, babbitts, ingot brass, pig lead, pig tin, solder, etc. They also smelt and refine old metals and drosses, excepting iron and steel. The general manager, A. Alper, is a native of New York, and has been here about one year, formerly being connected with the Chicago bouse.

MERCHANTS' ICE AND COLD STORAGE COMPANY.

The Merchants' Ice and Cold Storage Company, with office at 212 Clay street, and plant at 309-311 and 317-319 Davis and 406 Front street, was established in 1886. The plant is equipped with the latest improved machinery for the manufacture of pure distilled water ice. They own the largest cold storage plant on the Coast and have purchased fifty varas adjacent to the water front on which they are contemplating the erection of a seven-story building to cost \$250,000. This company received the gold medal for distilled water ice and for the refrigeration of perishable goods at the California midwinter exposition in 1894. The officers of the company are: C. O. Swanberg, president; Frank Dalton, vice-president; and H. W. Westphal, manager.

WILLIAM IRELAND.

But few persons other than statisticians have any idea of the advancement this city is making all along the line. There has been great development in our commission and merchandise brokerage business, and one of the oldest and leading houses is that of William Ireland, established twenty-three years ago, and has been since that time in its present location, occupying the ground floor at 121 California street. The trade of the house is principally in San Francisco, and other cities of the Pacific Coast. His specialties are the handling of rice, oils, chemicals and salt. Mr. Ireland is a native of Scotland, and has resided in this city since 1876.

DAVIDSON & MILLER.

The above concern are the largest manufacturers in their line in the city, and were established five years ago by the present proprietors. The office, salesroom and manufactory occupy the second floor at No. 731 Market street, employing from one hundred to one hundred fifty persons. They manufacture all kinds of ladies' and children's cloaks, suits and skirts, and their reputation for superior quality and excellent workmanship is unequalled. They also conduct an office in New York at No. 115 Worth street. Mr. D. M. Davidson was born in this state in 1866. Mr. C. H. Miller is a native of Germany, fifty years old, and has been in this city for twenty-five years.

M. FRIEDMAN & CO.

The firm of M. Friedman & Co. was established by the present firm fourteen years ago and was incorporated on February 1, 1899, with a capital of seventy-five thousand dollars. The house was formerly for eleven years on the corner of Post and Stockton, but has been in its present location for the past three years, where they occupy the six floors at Nos. 233-237 Post street and Nos. 130-134 Morton street, employing from seventy to eighty people. Their trade is both wholesale and retail and they handle furniture, carpets, stoves, ladies' cloaks, dress goods and lace curtains. The officers are M. Friedman, president, T. Friedman, vice-president, and S. S. Friedman, secretary and treasurer.

H. KRAMER.

Engaged in the manufacture and importing of cloaks, capes, furs, etc., the house of H. Kramer, which was established in 1875 by the present proprietor, and occupies offices and manufactory on the second and fourth floors at 20 Sansome street, requiring the services of eighteen employees. A specialty is made of tailor-made suits, no garment being allowed to leave the establishment until a perfect fit is guaranteed. Mr. Kramer was born in Russia, forty-nine years ago, and has been here since 1875, the seven years previous having been spent in New York city in the same line of business.

COLEMAN COMPANY.

The leading establishment in the hat line is the Coleman Company, established by Charles Coleman in 1889 and incorporated under its present name in 1898. Their store is located at No. 130 Kearny street, and they are importers of and dealers in ladies' and gentlemen's hats, also canes and umbrellas, and are sole agents for the Dunlap hat, and the trade of the house covers the entire Pacific coast. The owners are E. Coleman, president, and Jesse Coleman, treasurer and secretary. The former is a native of Albany, N. Y., and has resided here for thirty years, and the latter a San Franciscan twenty-one years old.

KAVANAGH BROS.

Since the cherubim stood at Eden's gate and with flaming sword barred the entrance of the fallen ones, it has been man's heritage to adorn himself with clothing of various kind, and down to the present time the tailor has played an important part in the business world. As a representative in this line we mention Kavanagh Bros., at 6 New Montgomery street, under the Palace Hotel, established in 1860, and carrying an extensive line of fine foreign and domestic woolsens, cloths, fabrics, etc., employing from seventy-five to one hundred men, and make clothes from measurements kept on file. Mr. J. Kavanagh, the sole proprietor, was born in Boston and holds membership in the Woodmen of the World, Veteran Firemen's Union, Chosen Friends and Iroquois Club.

FRANK B. PETERSON & CO.

The above firm was established in 1887 by Mitchell & Peterson, the former being bought out by Mr. Peterson in September, 1894. The offices and salesrooms occupy the lower floor and basement at Nos. 30-32 California street, and employ fifteen persons and six traveling salesmen. Their trade covers the Pacific coast, Hawaiian Islands, Europe, and the Orient. Everything in the grocery line is carried, the specialties being "Aunt Abbey's" rolled oats, "One Minute" pancake meal, "Royal Taste" hams, "Deep Sea" salmon, "Red Label" oysters, and "Red Label" sugar corn, in addition to hops and dried fruit. Mr. Peterson was born in this city thirty-seven years ago.

COLUMBIA CLOAK & SUIT HOUSE.

Among the great emporiums here is the Columbia Cloak & Suit House, established in 1879. Their commodious storeroom is situated on the ground floor at 1022 Market street, where one hundred employees are engaged. The house carries everything that is stylish and elegant in the cloak and suit line, and a specialty is made of fine tailoring and ladies' dressmaking, every garment being guaranteed. Mr. H. Sheumanski, the sole proprietor, is a native of Prussia, Germany, and came here twenty-seven years ago. He is a member of the Knights of Honor, A. O. U. W., and B'nai B'rith.

S. KRAMER & CO.

Late years have created new demands in the matter of female apparel. A firm that has become popular as ladies' tailors is S. Kramer & Co., at 220 Powell street, established twelve years ago, and commands a large custom among the elite of the city. Their establishment contains a choice stock of imported and domestic goods, cloths, and fabrics, and they employ only the best operatives, and do the highest class of custom work in ladies' cloaks, capes, suits, which are made, when desired, from the customer's own materials. Mr. S. Kramer did this class of work for a number of years for the White House, Frattinger, and other leading houses. He is a native of New York, born in 1860, and came here in 1887, and is a member of the I. O. O. F. and B'nai B'rith.

JOHN C. HOWE.

A well-known printing establishment of recent foundation, but of extensive trade, is John C. Howe at 219 Sacramento street. Mr. Howe occupies the entire upper floor of a large three-story brick building, where, by the aid of the latest improved machinery and a force of efficient workmen, he does all manner of high grade commercial printing and lithographing, bookbinding, engraving and embossing, a specialty being made of fine legal printing, lawyer's briefs and transcripts, etc. Mr. Howe is a printer of experience and ability, and has a record of conscientious and painstaking efforts to please, maintaining a high standard of workmanship in every case. He is a Native Son and a prominent member of the Odd Fellows and Order of Foresters of America.

A. McBOYLE & CO.

Should the various mercantile establishments be mentioned in this review in order of their usefulness, that so ably conducted by A. McBoyle & Co. would clearly be entitled to a leading position, for on the whole no retail establishment is more useful than a well-conducted drugstore, and that of A. McBoyle is well-conducted in every sense. This business has been in the most successful operation since 1866, and is one of the oldest in the city. Mr. A. McBoyle, the present proprietor, having conducted the business since its inception. He occupies commodious quarters at 504 Washington street, where a large stock of drugs, chemicals, patent medicines, fancy and toilet articles is carried. Mr. McBoyle, personally speaking, is a native of Scotland. He has been a resident of San Francisco since 1862.

HOWE SCALE CO.

A famous outside concern doing business here is the Howe Scale Co., one of the most extensive manufacturers of scales ever known, established in Rutland, Vermont, in 1857, and incorporated for \$300,000. The San Francisco branch occupy the five-story brick building at 12-14 Pine street, and was opened here in 1889, and is under the able management of Edward D. Page. His trade covers the entire Pacific Coast, Mexico, Central America, China and Japan, and its goods comprise every description

of railroad, wagon, dormant, portable, and counter scales, trucks, etc. It also handles coffee and drug mills, Fiske's vanes, money drawers, letter-presses, etc. The side branches from the main branch in this city are located in Los Angeles and Portland, Or. Mr. Page, the Pacific Coast manager, was born in Rutland, Vt., forty-eight years ago, and has lived in San Francisco for the past ten years.

WILLIAM B. GLIDDEN.

One of those lines of business which has had much to do with the commercial advancement of the city is that of manufacturers' agents, and a prominent firm is that of William B. Glidden. This concern was established eight years ago and its office and display room is situated on the second floor of the Johnson building, requiring the services of five employees, including two traveling salesmen. This trade covers all the states and territories west of Denver, and the firm handle sterling silver tableware, silver-plated goods, cutlery, etc. The firm represents the R. Wallace & Sons Mfg. Co., tableware and cutlery; E. G. Webster & Son, quadruple-plate ware; and Wm. S. Hicks Sons, gold and silver pens and pencils. Mr. William B. Glidden is a native of New York and has been fourteen years on this Coast.

DR. G. KOENIGSTEIN.

In the matter of health we often overlook those small matters that if neglected they lead to dangerous complications of such affections as corns, bunions, etc. Instead of making remarks like these: "!!!!!!" hic yourself to the famous establishment of Dr. G. Koenigstein at rooms 1, 2, 3, at No. 30 Kearny street. Dr. Koenigstein is a graduate in chiropody of the celebrated University of Budapesth. He established here in 1894, and has recently associated himself with Mrs. Alice Graham, a well-known manicurist. The two occupy a handsome suite of apartments and cater to the needs of the leading society people here. A specialty is made of treating and removing all diseases of the feet by a new painless method, outside calls receiving prompt attention. Dr. Koenigstein is a native of Hungary, while Mrs. Graham was born in Troy, N. Y. The former is a member of the Maccabees and Foresters.

CHRIS. GRUNDEL.

This business was established by Fred. Grundel in 1872, and was succeeded six years ago by the present proprietor. The salesrooms and manufactory occupy the lower floor and basement at 333 Kearny, and their specialty is the manufacture of meerschaum and briar pipes, walking canes, amber goods, smokers' articles and dice work and ivory turning. Mr. Grundel is a native of Germany, thirty-seven years old, and has lived here since 1873. He is a member of the Foresters and Woodmen of the World.

MACDONALD & McKINNON.

For the lumber and lumber manufacturing interests, as a representative firm, we would mention that of Macdonald & McKinnon. This concern was established three years ago, Mr. Macdonald being now the sole proprietor, having bought out his partner six months ago. The offices and yard are located at 541 Brannan street, and cover an area of nine hundred thousand square feet. The trade, which is of both a wholesale and retail character, is almost exclusively confined to this city and its immediate vicinity, and it deals in redwood, cedar, and Oregon and Washington pine, spruce and fir. Mr. D. B. Macdonald was born in Prince Edward's Island, Canada, and came to San Francisco in 1885, having been for the previous fifteen years engaged in the same business in Canada.

GORHAM RUBBER CO.

An institution whose operations embrace every portion of the occidental world, is the Gorham Rubber Co., at 308 Mission street, incorporated in 1896 and occupying a two-story brick building where are employed a score of highly-skilled workmen, making all manner of rubber goods. They also handle a large line of the celebrated "Amazon" rubber goods, and operate a branch house at Seattle to supply northern trade. They also export to Honolulu, Chiba, Japan, Australia, and the Philippine Islands, which ground is covered personally by Mr. Gorham every two years, a number of "drummers" being employed to look after Pacific Coast business. The members of the firm are W. J. Gorham, president and manager; E. H. Parrish, vice-president and treasurer, and E. L. Booth, secretary.

SCOTT & MAGNER.

Beyond a question Scott & Magner stand as leaders in the hay and grain business in San Francisco. An immense list of custom, the accumulation of many years' industry, and a perfect plant for the handling of their goods, backed by large capital, and controlled by energy, integrity and brains, have placed them in this coveted position, and renders it a matter of ease to handle the great quantities of merchandise necessary in the conduct of their affairs. This business was first established forty-six years ago, and for the last twenty-two years no firm in California has been more widely known, nor had greater business prestige, than the old house of Scott & McCord. In 1897 the death of John McCord rendered a change necessary, and the present firm of Scott & Magner was organized and succeeded to the business of the old firm. Its members are A. W. Scott, Joseph Magner and A. W. Scott, Jr., all of whom have been identified with Scott & McCord for many years, so that the business continued with practically no alteration, upon the same lines and under the same management as before. These gentlemen have been foremost in every movement in the hay and grain business of recent years, and are prominent in business and social circles in this city. The amount of business transacted by this firm and the tonnage of merchandise handled annually are something enormous. Their export trade extends to the entire Pacific coast, Central and South America, the Pacific islands and the Orient, and, with all other lines of export business in San Francisco, is continually growing and improving. San Francisco is the supply port in feed-stuffs for the Pacific, and the export trade of this port in this line of business reaches fabulous proportions. The export trade, however, is but a portion of the business of this house. They supply the local market, both at wholesale and retail, and handle anything and everything in cereals and hay stuffs. To do this they carry a very heavy stock and keep large sales and storage warehouses in this city constantly filled. They maintain teams delivering to all parts of San Francisco, have their own schooners plying on all our inland waters, and have warehouse connections and agents at all the principal points from which

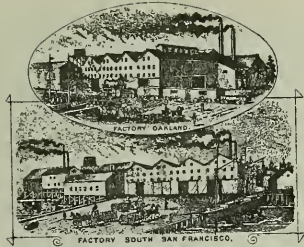
this market is supplied. A large feature of their trade is the commission branch of their business. From every point tributary to San Francisco, many cars and cargoes arrive to Scott & Magner daily, which are consigned to them by the producers to be sold upon commission and disposed of as their judgment shall dictate. Based upon a record of almost half a century of unblemished integrity, the credit and confidence reposed in this firm are practically without limit. From end to end of California, the name of Scott & Magner is synonymous with business honor, ability, energy and stability.

B. LAZANSKY.

Among those who are at the head of their respective line is the firm of B. Lazansky, at 105 Clay street, who are manufacturers and dealers in grain, wool, ore, coffee, coal, bean, salt-bags, flour-sacks, hay-ropes and twines. The firm was established fourteen years ago by Mr. Lazansky, who is sixty years old and a native of Bohemia. He has resided for the past forty-five years in this city, and is a member of the Masonic fraternity, and United Order of Workmen and the B'nai B'rith.

M. PICKTHALL & CO.

No branch of the manufacturing trade is upon a firmer basis or more sure foundation than that of oil, metals, packing, etc., and one of these representative firms, M. Pickthall & Co., we would refer to. This concern was established in 1894, and occupies the entire lower floor at 49-51 Fremont street. Its trade covers the Coast states, and they also make large shipments to Australia and islands of the Pacific. They handle Pickthall's Superior "Crown" Harness Oil, Hoop Oil and Axle Grease, Pickthall's Celebrated Boiler Compound, manufacture the unsurpassed "Aidion" anti-friction Babbitt metal; also Pickthall's Graphite Ring Packing, metal polish, and high grade lubricating oils and compounds. Mr. M. Pickthall is a native of England, and has been a resident of this city for the past eleven years.



BAYLE, LACOSTE & CO.

One of our largest concerns is that of Bayle, Lacoste & Co., wholesale and retail dealers in tripe, calves' heads and feet, brains, tongues, sweetbreads, livers and ox tails, tallow, wool and commercial fertilizers, established over sixteen years, and owners of five different markets, situated as follows: "Stalls No. 527 Merchant street, or 534 Clay street," "No. 7 California Market," "Spreckel's Market," "Oakland Market," and "Bay City Market, Sixth and Market." They employ sixty to eighty men in the preparation of their different outputs, in addition to twenty more who are employed in their markets, and they supply all steamers, hotels, restaurants, in this city and Coast, and export to Russia, China, Japan and Australia. Two of their largest factories are located, one in Oakland, the other in South San Francisco. The members of the firm are all natives of France. Mr. John Bayle is fifty-six years old, has been in San Francisco thirty-five years, is president of the California Fertilizer Works, and is a prominent Knight Templar, Druid, and Odd Fellow; Mr. J. Lacoste is forty-two years old, has been in this city thirty-five years, and is vice president of the California Fertilizing Works, and Mr. J. Barelles is forty-six years old, has been in this city twenty-six years, and is a director in the same works. The gentlemen are prominent members of the Chamber of Commerce and are all among our most progressive business men.

L. & G. BRENNER.

It is difficult to realize that, on the spot where our magnificent metropolis now stands, there was, scarce fifty years ago, nothing but a mining camp populated chiefly by Mexicans, so infinitesimally small when compared to the San Francisco of today that its evolution seems almost a latter-day miracle. The American business man, however, with his characteristic industry and genius, has done this wondrous thing and there stands as a living and imperishable tribute to his civilizing powers a community which is second to few in the world, and whose commercial influence is as far reaching as the earth itself. Among those great business institutions which have made the "Bay City" what she is to-day are L. & G. Brenner and the Brenner-Ulman Co., and they are among the largest manufacturers and dealers in men's furnishing goods west of the Rockies. The house of L. & G. Brenner has been in active operation since 1880 and occupies large and handsome quarters in a six-story building at 17 and 19 Battery street, the whole of which is devoted to the different departments of their fast increasing business. A large force of operatives is employed as well as six traveling salesmen, who cover every portion of Western America and reap a harvest of patronage for the house, whose goods are well known to be up-to-date in every particular. Among their leading brands are the Victor brand of collars, "Angora" brand collars and cuffs, the "Harris Patent" suspenders, men's neckwear, hosiery, etc., etc. The company also owns a large interest in the Brenner-Ulman Co. who manufacture the celebrated "Victor" brand of shirts and furnishings, maintaining an Eastern office at 43 Leonard street, New York. They employ two hundred men and women. Leopold and Gustave Brenner are proprietors of the first mentioned concern, and are respectively president and secretary and treasurer of the latter. Leopold Brenner is of German birth and a pioneer citizen. His son, Gustave Brenner, is a prominent member of the Masonic fraternity, being Past-Master

of Fidelity Lodge, No. 120. V. R. Ulman, vice-president of the Brenner-Ulman Co. is an old and valued citizen belonging to the A. O. U. W., Masons and Elks. Mr. S. M. Seeligsohn, the junior member of the Brenner-Ulman Co., is known as one of the most intelligent and capable shirt men on the coast, and his friends among the trade are numerous. All are men of character and ability, whose names are well-known among our city's most enthusiastic supporters.



CALIFORNIA HOTEL.

The California Hotel was built in 1890 by the Macdonough estate and for four years conducted by them. In 1894 General R. H. Warfield took possession and it has continued under his management to the present time. The hotel is a very handsome nine-story building, and it may here be truthfully stated that "The California" is the only modern built absolutely fire-proof hotel on the Pacific Coast. It contains one hundred and fifty rooms, most of which are en suite, and is the most handsomely furnished hostelry in the city. The interiors are furnished in hard woods, and in every instance the

furniture corresponds with the character of the wood, thus producing a tout ensemble which brings to the guest a sense of satisfaction and comfort. Every modern improvement has been introduced by the management, and the employees, who number nearly one hundred, are unflinching in attentiveness and courtesy. From the first this hotel attracted a heavy patronage of the very best class, and every recurring season has witnessed its increased popularity and business prosperity. The architectural features of the house and the exceptionally able management of the proprietor, all conspire to give this house a prominence and attractiveness which could not fail to impress the very class of guests for whom it was erected. It may also be mentioned that The California, besides being the only modern and fire-proof hotel on the Pacific Coast, makes its rates no higher than other first-class hotels, and, indeed, they are lower when the comforts enjoyed by the guests are taken into consideration. The California caters to the trade of the best of the traveling public. A peep into the register will find many names of titled foreigners visiting the Coast, as well as members of the various foreign legations. Nearly all the very fashionable weddings occur at The California, while there has hardly been a banquet of note in San Francisco in the past few years that has not been held in its magnificent banquet hall. The great amount of business coming to The California in the past two years has necessitated additional room, and lately the entire eighth floor of the hotel has been remodelled and furnished without thought of expense but for the comfort of guests. The elegant new suites on this floor are the handsomest and most beautifully furnished on the Coast. The other rooms on the floor are so arranged that they can be used singly or en suite. All the new rooms in The California are provided with steam heat and every other comfort found only in the homes of the multi-millionaire. It is conducted upon both the American and European plans, and is admirably appointed with reference to each. General R. H. Warfield, the manager, is a gentleman whose business successes and strong personal characteristics have made him many friends in this country. He is a prominent Mason and a Noble of the Mystic Shrine.

N. VAN BERGEN & CO.

In this review of our progress we desire to hold up to public view the representative business concerns engaged in the different departments of mercantile endeavor, in order that business men at a distance may know and appreciate what manner of merchants and mercantile establishments have been chiefly instrumental in creating the great commercial fabric of California's metropolis, and manner and order of resources and facilities we hold in readiness for supplying the wants and requirements of the general trade of the Pacific coast. Pursuing this policy it is but logical to refer individually and specifically to N. Van Bergen & Co., whose office, extensive warehouse and fine wine cellars are located at Nos. 418-420 Clay street. This firm was established in 1849 by John Van Bergen & Co., and in 1868 became the present firm. Their business facilities consist in part of a large and spacious two-story brick building, with extensive and admirably appointed whiskey cellars. The firm is largely engaged in the direct importation in bond of the finest brands of liquors, cordials, bitters and seltzer waters, handling also choice California and other domestic wines, brandies, etc. Of these a large and excellently assorted stock is at all times displayed and no house in San Francisco is more thoroughly or fully qualified to meet any and all demands of the trade for high-grade wines, liquors, etc. Among the specialties handled is the "Gold Dust," and "Glen Run" Kentucky bourbon and rye whiskeys, of which they are the sole proprietors, and Dr. Hufeland's Swiss Stomach Bitters, all of which are excellent goods and hold a high place in the favor and esteem of the trade and of the most exacting consumers. The trade of this house covers the entire Pacific coast and it exports to Australia, many Asiatic ports, Mexico, Central America, and the Islands of the South Seas. Mr. John W. Van Bergen was born in New York, has been with the present firm for twenty-six years, and grew up from childhood

in San Francisco. Mr. F. Habenicht, like so many of our valuable and successful citizens, was born in Germany and has been in California since 1856, and a partner of the firm for sixteen years. These gentlemen are wide-awake, enterprising business men, liberal and progressive in a high degree.

A. P. HOTALING & CO.

There is in every branch of business some leading concern which stands out from the mass of houses in its line like some tall oak, whose massive proportions tower above the balance of the surrounding forest and serve as a beacon and guide in the traversing thereof. In the wholesale wine and liquor trade that prominent position is held in San Francisco by the house of A. P. Hotaling & Co., located at Nos. 429-437 Jackson street. This business was established in 1852 by Mr. A. P. Hotaling, and in August, 1897, was incorporated under the laws of the state of California, with ample capital. The premises occupied comprise a commodious three-story brick building, finely fitted for the trade, and the stock includes a full line of imported wines and liquors, brandies, gins, and cordials, and J. H. Cutter whiskey, of which this company are sole agents for the Pacific coast. Anything wanted by the trade in the line of pure wines and liquors will be found in this company's warehouse, and at the lowest prices possible to supply absolutely reliable goods in this line. A complete corps of traveling salesmen represent the house throughout the entire Pacific coast. A. P. Hotaling & Co. are one of San Francisco's most reliable wholesale liquor concerns, and their patronage comes from the most reliable and conscientious class of dealers, and the enormous business of the house has been built up on the merits of the goods dealt in. The officers are A. P. Hotaling, R. M. Hotaling, F. C. Hotaling. Mr. A. P. Hotaling was born in Coeymans, Greene County, New York, seventy-two years ago. He came to California in 1852 and established the present business. Mr. R. M. and Mr. F. C. Hotaling are both natives of California.

E. MARTIN & CO.

One of the most progressive and aggressive firms in the wholesale liquor line in this city is that of E. Martin & Co. This house has fought its way most successfully to the front by the straightforward means of desiring success:

"Tis not in mortals to command success;
We'll do more, Sempronious, we'll deserve it,"

Is a poetic couplet which might well and profitably be pondered by all business men, for in it is the germ and key of all true advancement and permanent prosperity. This house was originally established in 1858 by the late Edwin Martin and D. V. B. Henarie, the latter, who had been the active head of the house, assuming sole control in 1881, but retaining the original firm's name. The firm was incorporated under the state laws of California on April 29, 1899, with the following officers: D. V. B. Henarie, president; L. D. Radgesky, vice-president and treasurer; Alex. G. Bell, secretary. The offices and salesrooms are at 411 Market street, where a large stock is carried, comprising the standard brands of J. F. Cutter and Argonaut whiskeys, choice brandies, imported and domestic wines of many kinds and varied vintage, also cordials, bitters, and, in fact, everything required to fill all requirements of the numerous retailers who are patrons of the house. The firm is sole agent, and makes a specialty of the J. F. Cutter extra old Bourbon whiskey and the Argonaut old Bourbon. Anything wanted by the trade in the line of pure wines and liquors will be found in the warehouse of this firm, whose brand upon a cask or package of goods is everywhere regarded as the best guarantee of its purity and reliability, which fact is particularly appreciated by the first-class saloon, hotel, and drug trade. Mr. D. V. B. Henarie was born in New Jersey, and has been a resident of this state since 1849. He is one of the oldest liquor dealers in the city, and is a man of broad and liberal views, standing high in the esteem and confidence of the business community.

PARROTT & CO.

Of the old established firms in San Francisco we mention Parrott & Co. In the year 1850 the mercantile firm of Aslop & Co. was established, and in 1876 it became known as Parrott & Co. The president, Mr. Wm. Babcock, is a director in a number of prominent financial institutions. The other officers are: Joseph Plaw vice-president, and Thos. Wintringham, secretary.

BULLOCK & JONES CO.

Referring to the phenomenal growth, in recent years, of the manufacturing industries of the city of San Francisco, the extent thereof may be more forcibly portrayed, perhaps, by recording conspicuous instances of the success of representative individual enterprises in the several lines, than by any other method which can be adopted. Thus the house of Bullock & Jones, which was established in 1868 by Bullock & Jones and incorporated in 1894 under a California state charter, have built up a patronage of which many an older house might well feel proud. The premises occupied comprise the entire four-story brick building located at 105 Montgomery street. Here are shown the latest designs in everything pertaining to men's garments, which are produced by the leading mills of Europe and America. A force of fifty-five experienced people is constantly employed, while the cutting and fitting are done under the personal supervision of the best talent money can procure. As a matter of fact no garment is permitted to leave the establishment that is not up to the highest standard of excellence. This concern is the finest merchant tailoring establishment in San Francisco, and its patrons are among the wealthiest and most influential of our business and professional men. The company also has the finest line of haberdashery west of New York City. Their European buyer is always on the alert, and the only difference between a London Bond street shop and Bullock & Jones Co.'s in novelties is the short time it takes to get the goods out to the Coast. A shirt department is a feature of the establishment. Bullock & Jones Co. make only the finer grades and employ none but white labor. The members of the firm are citizens of most praiseworthy, progressive and public spirit.

**HOTEL PLEASANTON.**

There is no class of institutions in the category of our representative establishments which exercise so potent an influence on the general welfare of the community in which they operate as our leading and first class hotels, who represent the hospitality of our city to its visitors and friends. Standing high on the list and possessed of every qualification necessary to a high-class family hotel, is the splendid Hotel Pleasanton, delightfully and centrally located at corner of Jones and Sutter streets, within easy access of all points of interest, and the retail stores, churches, theaters, etc., yet far enough removed from the clamors of the business center to afford the semi-privacy so desirable to all. Two lines of cable cars pass the hotel from the ferries to Golden Gate Park, Cliff House, and the celebrated Ocean Boulevard. This hotel was leased by Mr. O. M. Brennan, the present proprietor, in 1894, and under his able management has been greatly improved. It is a handsome six-story structure, containing two hundred and fifty rooms, well lighted, heated and ventilated, supplied with every modern convenience. Wide halls, handsome stairways, and a passenger ele-

vator show its modern and excellent arrangement, and seventy competent attendants keep the house in perfect order and provide every detail of comfort and convenience for guests. The dining rooms are commodious and elegant and seat over two hundred persons. Its service and cuisine, unexcelled, are in keeping with the general excellence of the house. The hotel is fitted with the finest fire escapes in the city, and every room is connected with one. Night watchmen and signal box service protect the house at night. In every respect, every particular and every detail the Hotel Pleasanton is strictly A No. 1, first-class, and up-to-date, and its management unsurpassed. Mr. O. M. Brennan, the proprietor, is a hotel man of life-long experience and has directed many of the principal hotels in this state, and is ably assisted by H. W. Lake, late manager of the Baldwin Hotel, and E. S. de Wolfe. Mr. Brennan is a gentleman of high standing in the community, and of praiseworthy enterprise and progressiveness, who has ever promoted our interests by every means which influence could command.

HOFFMAN CAFE.

First and foremost among the many elegant and high class resorts for the convenience of our business men ranks the Hoffman Cafe, owned by W. J. Sullivan. For capable management, high reputation as a well-conducted house and beauty of appointment, the Hoffman is unsurpassed, and frequented only by our best, and most prominent business men. Situated at the corner of Market and Second streets and furnished in the most modern, improved up-to-date style, no stint being placed upon the cost of fitting up and adorning this palace of good cheer, it indeed ranks ahead of all others, and has no counterpart in the West.

INTERNATIONAL AND NATIONAL INVESTMENTS COMPANY.

There is no city in the world which has witnessed the inauguration and growth of more great enterprises in the span of fifty years than San Francisco, the greatest and most progressive community the West has ever known. Business operations are carried on at a scale of magnificence which is almost unparalleled, and which are, perhaps, best illustrated by a brief sketch of the International and National Investments Co.'s deals.

This gigantic undertaking was incorporated on a million dollar basis July, 1898, with its head office in the Mills building in this city and branches at London, England, New York city, Colorado Springs, Colorado; Butte, Montana; Seattle, Washington; Chicago, Illinois, and Paris, France.

Its board of directors and officers, as per below list, represent many noted capitalists and financiers, whose experience in the promotion of many successful enterprises, their standard and vast resources, render the company whose interests they are pledged to support as solid and reliable as our government itself.

The following are the officers:

President, De Putron Gliddon; president's office, 96 and 97 Queen street, London, E. C., England.

Vice-president, Col. W. C. Fitzsimmons, New York city.

Treasurer, D. E. Hiller, Butte, Montana.

Secretary, M. D. Young, San Francisco, California.

Directors: John Rothschild, San Francisco; H. A. Gliddon, Frome, England; Dr. J. I. Mackay-Gliddon, Butte, Montana; consulting engineer, W. N. Wishon, Butte, Montana; Dr. C. J. Decker, U. S. Navy, San Francisco, California; S. L. Crawford, Seattle, Washington.

The company affords its patrons the advan-

tages of an absolutely safe investment at much higher rate of interest than is ordinarily paid. Their initial year of existence, which was naturally largely occupied in perfecting arrangements for the large deals in contemplation, nevertheless yielded a dividend of twelve per cent on all investments, which have been made with a guarantee of only eight per cent, thus showing that the most sanguinary expectations had been realized, and that the next few years may be relied on to double, triple, and even quadruple the accruing interests on the company's stock.

Messrs. M. D. Young, secretary, and J. Rothschild, director, two of our wealthiest and best known business men, ably direct the affairs of the company here. The former is a native of California, aged thirty-three, and one of our ablest financiers. John Rothschild is connected with Lebenbaum & Co., the leading grocery house, and has been a prominent figure in local affairs for many years.

Mr. De Putron Gliddon, the president and manager of the company, is a resident of Colorado Springs, and makes periodical visits to the different offices throughout the country. He is a native of London, England, where he is very highly connected with the moneyed interests and social life, and is very prominent in many different societies, and considered one of the most enterprising citizens in this section of the country. He is a man of about thirty-five years of age, and it is owing to such business men as this that San Francisco has attained her high business and financial standing.

THE FIDELITY MUTUAL LIFE ASSOCIATION.

In the past decade a most phenomenal improvement has been made in all lines of industry and trade, some going even beyond their contemporaries and almost revolutionizing old methods and doctrines. This may truthfully be said of the insurance lines, and a company whose progressiveness has been especially marked in this field is the Fidelity Mutual Life Association of Philadelphia. This company was organized twenty-one years ago on entirely new lines, and has made extraordinary progress. The amount of insurance in force on June 1st was nearly eighty million dollars. The

assets were in excess of two million five hundred thousand dollars. The amount paid in losses and claims since organization has been over five million five hundred thousand dollars. The safety clause found in all this company's policies insures the insurance and protects the reserve (which is on a three and one-half per cent basis) from impairment. It is modeled after the laws of Great Britain, in which country it is a statutory requirement. Being sanctioned as it is by the British government and British experts, the Fidelity has made it one of the strong features of its plan, and is the first company in this country to give policy-holders the benefit of its protection. Every policy also provides a definite expense limitation, a feature as yet not to be found in the policies of other companies. This guarantees the sacredness of the insurance fund, which can be used for insurance purposes only. It also guarantees economical administration of the company's affairs. The executive officers being alert to grasp new ideas and conditions, have recently thoroughly revised all policy contracts, liberalizing them as much as could properly be done without danger. Every policy issued is nonforfeitable after three years. In case of nonpayment of any premium after that time, the policy has an automatic extended feature, which carries the policy for from three to seven years (according to kind of policy), and, should death occur during this period, the full face of the policy is paid. There are also liberal cash, loan, and paid-up values. Its local office was established in 1890, and is located in the Mills building, where it is ably represented by George A. Rathbun, who has under his jurisdiction a number of branch agencies and solicitors. The new business written during the first five months of this year is over double that of the same period in 1898. Mr. Rathbun is well and favorably known, not only in insurance and general business circles, but in our social life, and in the fraternal world. He was born in Iowa, and previous to assuming charge here in 1896, had represented the "Fidelity" in Omaha for many years. Mr. Rathbun is a prominent member of the Odd Fellows, and is also a Mason. He is very public-spirited in his policy and commands universal respect.

LUSCOMBE & ISAACS.

Among the many enterprising firms attracted by our commercial advantages, and excellent shipping facilities by both water and rail, we will not neglect to mention the firm of Luscombe and Isaacs, commission merchants and manufacturers' agents, with commodious offices and salesrooms at 22 Sansome street. Originally established on Sutter street in 1891, later removing to 537 Market street, and increasing business necessitating still larger quarters, they removed again in 1898 to their present address, where they occupy a four-story and basement brick building. They represent the "R. & G." Corset Company, of New York; Ferris Bros. Company, manufacturers of "Good Sense" waists; Julius Kayser & Co., manufacturers of Kayser's patent finger-tipped silk gloves, mitts, etc., and silk underwear; Martin I. Cooley, cotton piece goods, and B. B. & R. Knight's fancy percales. The company prosecutes a business throughout the West, and exports to the Islands and Mexico. In the eight years of its active operations the firm has pursued a policy of rare liberality toward its numerous customers, has been scrupulously honorable and straightforward in its representation of quality and values, and has thus commanded and acquired the general confidence and esteem of the trade wherever their business operations have extended. The individual members of the firm are Messrs. R. Luscombe and J. D. Isaacs. The former has been continuously identified with the jobbing trade here for thirty years; while the latter is a native of this city. The firm of Luscombe & Isaacs constitutes a most important and useful element in San Francisco's industrial progress.

PARAFFINE PAINT CO.

The climate of California is exceedingly hard on paints and roofing materials, causing the ordinary paints in use to crack and to scale, and a good preservative paint is therefore invaluable. One of the best paints in use and one which is especially adapted to the require-



MILLS BUILDING.

ments of this climate is the P. & B. paint of the Paraffine Paint Co., 116 Battery street, this city. This paint presents a smooth surface, will not crack or scale, and is withal the greatest preservative paint ever discovered; having a mineral for base, it is practically indestructible, it resists acids, alkalies, fume, and vapor attack and is especially adapted for breweries, vinegar works, refineries, and in fact all works having tanks, pipes, vats, etc., etc., which should be coated with this paint. The Paraffine Paint Co. also make P. & B. Electrical Compound for insulating connections and wires in damp places and underground conduits and for insulating imperfectly insulated wires. Another popular product of this company is their celebrated P. & B. building paper, the only building paper manufactured on this coast. P. & B. roofing, another of this company's products, is the best and most durable roofing made and easily applied. The

Paraffine Paint Co.'s offices are located at 116 Battery street, this city, while their immense plant is situated at Emeryville, Alameda. The officers of the company are: R. S. Moore, president; R. S. Shainwald, secretary; S. C. Irving, manager.

OLSEN COMPANY.

It is a source of frequent astonishment to visitors from the great eastern cities, upon their first advent to San Francisco, to observe upon what a metropolitan scale our city is built and constructed with reference to its trade, commerce and manufacture, and even Gothamites, themselves, are constrained to express highest admiration for the evidences upon every hand, in this city, of that go-ahead spirit which seems to be the peculiar product of the environment of the great Pacific coast. San Francisco has made wonderful progress in all lines of business enterprise, and especially is this notable in the grocery line. One of our leading houses is that of the Olsen Company, conducting eight large cash stores—two in San Francisco, four in Oakland, one in Alameda, and one in Berkeley. The offices and principal store is located at 735 Market street, covering an area of eight thousand square feet. The other San Francisco store is situated at 1311 Polk street. In Oakland, at 9th and Washington, at 1060 Washington, at 7th and Wood, and at East 12th and 13th avenues; in Berkeley, on Shattuck avenue; and in Alameda, at Central avenue and Park street. These stores require the services of over one hundred employees. The trade covers the entire western territory, reaching from the Rocky mountains to the Pacific ocean, and extending to the Hawaiian Islands and the Orient. The officers of the company are H. Olsen, president; N. P. Olsen, vice-president; and W. P. Prindle, secretary. These gentlemen are wide-awake, progressive business men, fully in touch with the needs of the trade, and standing high in the esteem and confidence of their business associates.

H. B. HOUGHTON.

The best insurance company is the one that does the greatest good to the greatest number and sells its policies at the minimum cost consistent with absolute and unquestionable safety. Experience has proven that the Aetna Life Insurance Co. does just this. It issues policies that are promises to pay that are never repudiated. This excellent company is represented on the Pacific coast by Mr. H. B. Houghton, whose offices are located at No. 328 Montgomery street. This agency was established many years ago, and has been under the management of Mr. Houghton for five years, whose name and high standing in this community have proven a source of strength to the company. He is manager for California, Arizona, and Nevada, and superintendent of all agencies west of the Rocky Mountains. Mr. H. B. Houghton is a native of Massachusetts, but has lived in California since infancy. Previous to his accepting the position of manager for this company Mr. Houghton was connected with the Home Mutual Life Insurance Co. for sixteen years. He is a member of the Bohemian Club, Mira Monte Club, Alameda Sportsmen's Club, and a number of other sportsmen's clubs.

PENN MUTUAL LIFE.

The constitution of the United States and the acts of Congress cannot be printed on a single page of any book; neither can much be said about the Penn Mutual of Philadelphia in a few lines. Something you shall know. It was fifty-two years old February 24, 1899. It has assets now exceeding \$35,000,000. It has a surplus of nearly \$5,000,000. It has 66,000 members and more. It has \$165,000,000 of insurance in force. Its annual income is over \$8,000,000. It has paid to the families of members \$24,000,000. It has paid to members themselves over \$26,000,000. It grants every conceivable form of sound life insurance at the lowest sure rates. It guards members against lapse of their insurance by an automatic system of nonforfeiture, so contrived that when one forgets or omits to pay premiums when due, he will be protected and carried as long as the reserve on his policy will permit—often

times many years, and in general an additional year for every premium paid on ordinary life policies. It management measurably controls cost by faithful attention to its elements—mortality, interest, and expense. Care is taken to select healthy lives; intelligent caution and foresight control investments; no expense is incurred which may reasonably be avoided. Its policy contracts are incontestable from date of issue for any cause, except nonpayment of premiums, and liberal cash, loan and paid-up values are guaranteed after three years. It pays losses promptly and in full. No honest claimant has to ask twice. Its record in this regard is enviable. It never had a superior for life insurance. You may learn what you wish (no obligation imposed) by addressing The Penn Mutual Life, Hart & Wooster, managers, 608-611 Claus Spreckels building, San Francisco.

NORTHWESTERN NATIONAL INS. CO OF MILWAUKEE.

San Francisco's recent disastrous series of fires has directed special attention to insurance against loss by this means, and a company who is receiving their full quota is the reliable Northwestern National Ins. Co. of Milwaukee, Wisconsin, that was incorporated in 1869, and whose cash assets increased from January 1, 1871, to January, 1899, from \$191,201.84 to \$2,636,335.17, or an increase of over fifty per cent per annum. This company assumes all reasonable risks at lowest rates consistent with absolute stability, and allows policy holders greater freedom than other companies, and every legitimate loss is promptly and satisfactorily paid. The company is independent of the Board of Underwriters, and is the only one operating in this vicinity which is conducted in opposition to all trusts. They are represented here by Mr. Geo. W. Turner, who has been prominent in insurance circles for many years, and occupies quarters at 412 Montgomery street, employing a large force of special agents, clerks, etc., and also having a branch in Southern California, with headquarters at Los Angeles in the Wilcox Block. Mr. Turner is a Native Son, and a member of the Bohemian Club, as well as past master Mason, Knight Templar, and a member of the Scottish Rite.

BLOCK & GEORGES.

Every man owes it to himself and his fellowmen to preserve a neat and well-dressed appearance, and, in these days of goods and prices to suit all requirements, he can no longer excuse a negligent attire under the plea of not being able to afford better clothing. Among those who cater to the rich and poor alike, and depend rather on large patronage than exorbitant profits, is Block & Georges, merchant tailors, at 119 Sutter street. The firm was established in 1875 by its present proprietors, and came under the sole control of Mr. Felix Block after the decease of his partner. The premises occupied under the Lick House are large and elegant in appointment and stock, furnishing employment to a score of expert tailors. A very popular trade is carried on all over the city, and every garment turned out is as perfect in every requirement of fit and style as modern care and skill can make it. Mr. Block is a native of France and came here in 1873, when only seventeen years old, and shortly afterward met Mr. Georges and established as above related.

GANTNER & GUNTZ UNDERTAKING CO.

The undertakers of this city have a high reputation. A prominent firm is the Gantner & Guntz Undertaking Co., Nos. 8-10 City Hall Square, established nine years ago and incorporated last year with a capital stock of ten thousand dollars. This establishment has a morgue, chapel and reception rooms, and carry a stock of caskets, burial cases, coffins, robes and all funeral requisites. Embalming is done by modern methods and bodies are prepared for shipment. They own their funeral cars, hearses and supply carriages. Mr. H. W. Gantner is a native of County Brown, Cottonwood Township, New Ulm, Minnesota, thirty-eight years old, and has lived here since 1875. He is a graduate of Clark's School of Embalming, and a member of the Workmen, Chosen Friends and Woodmen. F. L. Guntz is a practical undertaker, a native of Germany, fifty-eight years old, and has lived here since 1862.



CLAUS SPRECKELS BUILDING;
HOME OF THE SAN FRANCISCO "GALL"

**PALATINE INSURANCE CO., Ltd., OF
MANCHESTER, ENGLAND.**

The widespread benefit which our people have derived from fire insurance policies in the several disastrous fires which have visited our city during its late history, and the many valuable business interests which have been enabled to continue an active and useful career through their foresight in insuring themselves against the irretrievable ruin which would otherwise have attended the loss of their property show the wisdom of providing this form of protection, without which no up-to-date business man can afford to be. A. T. Stewart, the celebrated merchant prince and many times millionaire of New York City, absolutely refused to sell goods (except for cash) to any country merchant who did not keep his goods reasonably well insured. This rule was rigidly adhered to by him for years. It furthermore behooves the insured in placing his trust with an organization to look well into its financial standing in order to make sure that confidence is not misplaced. One of the oldest, best, and most solid and trustworthy companies in this line is the Palatine Insurance Co., Limited, of Manchester, England, which has been particularly active on this Coast for many years and has helped to save from ruin by its prompt adjustment of loss claims business houses without number. Some idea of its extensive operations may be gained from its last year's United States branch statement, extracts from which we present below: Total assets, \$2,653,828.80; net surplus, \$930,287.57, with abundant resources, amounting to upward of nine millions of dollars. This record shows for itself how the company stands with the public, and the skill and ability with which it is conducted. The Pacific coast branch of this company is in the hands of as honorable, able, and enterprising an underwriter as ever entered the profession. We refer to our distinguished fellow-citizen and veteran insurance man, Charles A. Laton, who occupies handsome offices at 439 California street (Safe Deposit building), and employs a score and more of experienced clerks and solicitors

and special agents all over the Coast. Mr. Laton began practically at the bottom round of the ladder, and by enterprise, perseverance, and ability, worked his way steadily upward. He was born in New York City in 1838 and came to California when only eighteen years old, beginning his insurance business career in California as local agent for the "Liverpool & London" at Grass Valley, Nevada County, in 1858. Eight years later he was elected secretary of the marine department of the Pacific Insurance Co. of San Francisco, and in 1868 became this company's general agent at Chicago, having a dozen states in charge. In 1875 he was appointed secretary of the "Commercial" of San Francisco, and in 1891 received his present appointments as manager of "The Palatine," and later as general agent of "The Traders" of Chicago. He has also held the position of general agent for the Fire Association of Philadelphia and several other prominent fire insurance companies, and is director of the Sierra Lumber Co. one of the largest concerns of its kind on the Pacific coast, as well as president of the Fresno Canal & Irrigation Co.

HARTFORD FIRE INSURANCE CO.

Fire and its attendant loss is a thing that man, with all his ingenuity, has failed to subdue or control, and every newspaper contains its list of life and property sacrificed by some disastrous conflagration. However, if we cannot obviate an evil, we can anticipate and guard against its results, and this we do by insurance. Apropos of this we wish to refer to that grand old institution, the Hartford Fire Insurance Co., whose latest statement we print, as follows: Assets, \$11,226,328.90; liabilities, \$5,546,749.25; surplus, \$4,429,579.67; income, \$6,141,155.29; expenditures, \$5,934,454.99. This magnificent showing proves how well the concern stands with our people and also the wisdom and skill with which it is directed. The "Hartford Fire" was organized one hundred and five years ago at Hartford, Connecticut, and is the oldest American insurance company. It has ever been one of the strongest, safest, and most popularly patronized in the world,

organized alike in the interests of policy and stockholders, its motto being equity, liberality, and enterprise. Mr. H. K. Belden, who is the manager here, and occupies handsome quarters at 313 California street, is one of the best-known insurance men on the Coast. He was born in New York in 1849, and passed his boyhood in Milwaukee. In 1864 he entered the local agency of the "Hartford" in that city, and has ever since been in their service. In 1866 he became associated with the Chicago office, and three years later, head clerk of the San Francisco office. In 1878 he became local agent, in 1880 special agent and adjuster, and in 1880 shared the Pacific coast managership with Mr. Colfran, upon whose transfer to Chicago in 1895 he assumed sole control on this Coast. He resides in Oakland, where he owns a beautiful home and acts as secretary of the board of trustees of the First Presbyterian Society.

GUTTE & FRANK.

One of the oldest and most successful firms of insurance underwriters is that of Gutte & Frank, at 303 California street, established in 1839 by Mr. W. Frank, and joined in 1876 by Mr. J. Gutte. They are Pacific coast agents for the Magdeburg Fire Ins. Co., the Wilhelma of Magdeburg, general insurance company, and the Associated Assurance Companies, the latter two being principally devoted to marine insurance. These three concerns are the greatest of their kind, and their capitalization represents millions of dollars, agencies being maintained all over the world. The firm underwrites fire and marine policies exclusively, and carries on an extensive business, having under them a large number of subagents, solicitors, and special agents in all parts of the Coast. Both gentlemen are very prominent and considered authorities on insurance matters. Mr. Frank was born in Germany, coming to California in 1865. He is a man of wealth and influence. Mr. Gutte is also of German extraction, and a pioneer. He is director of the Electric Improvement Co., president of the California Democratic State Club, commodore of the San Francisco Yacht Club, and a high degree Mason.

THE E. G. LYONS CO.

It may be asserted without fear of successful controversy that no city of the West, however large, populous or pretentious, in anywise surpasses the city of San Francisco as a jobbing center or wholesale distributing point, nor can any one of them show a larger ratio of growth and increase in that direction within the past twelve to fifteen years. In every legitimate branch of commerce and trade we can lay just claim to having representative establishments which are abundantly capable of holding their own in any equal field with the best houses in similar lines elsewhere. There is perhaps no branch of mercantile activity of which this is more emphatically true than that of wines and liquors, a line of business which has been highly developed here, and which is for the most part in the hands of firms, individuals and corporations which are in the highest degree creditable to our community. Among the representative houses in this line, we would mention that of The E. G. Lyons Co. This concern was established in 1852 by E. G. Lyons, and incorporated under a California state charter in 1892. The offices and sales-rooms of this firm occupy the entire two-story brick building at 506 to 512 Jackson street. A visit through this modern establishment proves most interesting. The manufacturing rooms, fitted out with modern appliances for the distillation of liquors, gives the uninitiated an idea of the long process some liquors have to go through before they are ready for bottling. The distillation of cordials is carried on there in the identical method followed in France, entirely from herbs, and as the result of many years' experience the products of the E. G. Lyons Co. are looked upon as the very best sold in this country, and very large demands have been created for them, shipments being sent into all parts of the United States and British Columbia. Their bottling, labeling and packing departments occupy large rooms on the second floor. Their wine-cellar, wherein California's choicest wine products are being continually matured, are a separate department of this large establishment. The continued success of this old firm

is due to its sound management and conservative business methods; being thoroughly identified with the needs of the trade, enterprising and progressive, there is no doubt that the business of this company, of which Jos. C. Raas is president, Albert Raas, vice-president, Andre Raas, secretary, and Hugo Lyons, treasurer, will continue to prosper.



PALACE HOTEL.

The Palace Hotel, the noble structure which graces and adorns the corner of Market, Montgomery and Stevenson streets, lending beauty and dignity to all those thoroughfares, is the property of the Sharon Estate, was opened for the reception of guests October 14, 1875, and its opening marks an era in the hotel business of this city. From the first it attracted a heavy patronage of the very best class, and every recurring season, subsequent thereto, has witnessed its increased popularity and augmented business prosperity. Nor could it have been otherwise, unless the traveling public had forgotten what good living is or become totally bereft of the power of intelligent discrimination. The architectural and purely physical features of the house, the exceptionally able management, and the interesting and agreeable personnel of the proprietorship and active management, all conspire to give this house a prominence and attractiveness which could not fail to impress the very class of guests for whom it was erected. It is conducted upon

both the American and European plans, and is admirably appointed with reference to each, and is the only absolutely fireproof hotel in San Francisco. Its location is unsurpassed, commanding a magnificent view of the entire city. Its service in all departments is *sans reproche*, the cuisine is the best that money, excellent judgment and the most accomplished chefs are capable of providing. The guest chambers of the house, over a thousand in number, are in advance of the age in brightness, ventilation, spaciousness, sanitary regulations, elegant furnishings, and all those attributes which make hotel life truly enjoyable. The main dining hall, besides being a particularly large and commodious one, is, in its appointments, a thing of beauty wooing the appetite in a thousand different ways and imparting a sense of luxury rarely experienced beyond the palatial home of the multi-millionaire. The cafe partakes of the general superiority of the house and is admirably adapted to the purposes of the guests who elect to follow the European plan, as well as for the accommodation of the general public other than those who sojourn in the house. The lobby and offices are favorite gathering places for guests and for the leading citizens and business men of the city. The Grand Hotel, located at the corner of Market and New Montgomery, is owned by the same estate and under the same management. It is conducted both on the European and American plan and admirably appointed. The Grand Hotel has four hundred guest rooms and there is no hotel in the country more magnificently and luxuriously fitted, appointed and furnished. The personal charge and direction of these houses is lodged in Mr. John C. Kirkpatrick, a native of Pennsylvania, forty-three years of age, and has lived in California many years. In 1887 he was selected to take charge of the immense interests of the Sharon estate and in 1893 he was made manager of the Palace and recently of the Grand Hotel. Mr. Kirkpatrick is vice-president of the Sharon Estate Company, director and manager of the Oriental Land & Improvement Company, director and vice-president of the San Gabriel Wine Company, director and vice-president of the Alhambra Addition Water Company, and a director of the Central Pacific Railroad.

PACIFIC SURETY CO.

An organization that encourages confidence in individuals and corporations in whom the public trust is placed is a distinct benefit to the community in which it operates. In this connection we refer to our great home institution, the Pacific Surety Co. of San Francisco, whose headquarters are located at No. 326 Montgomery street. This company was incorporated under our state laws fourteen years ago, and has a paid-up capital of two hundred and fifty thousand dollars, a cash surplus of fifty-three thousand dollars, and cash assets of three hundred and three thousand dollars. Its recent increase of its capital stock from one hundred thousand dollars to the present amount was made in order to meet the conditions incident to its rapid growth, and its ready subscription by shareholders shows not only the resources but also the confidence which is felt in this undertaking. Although numerous agencies have long been established in Californian cities, the management now proposes to widen the scope of its operations by establishing an unlimited number of branches throughout the United States. The company guarantees fidelity and court bonds, and also writes plate-glass and steam-boiler insurance policies, the latter including regular inspection by experts, free of extra charge. The following are the officers: Board of directors—George C. Perkins, United States senator and of Goodall, Perkins & Co.; H. S. Crocker, of H. S. Crocker Co.; John Birmingham, president California Powder Works and Hercules Power Works; J. L. N. Shepard, of Judson & Shepard; Albert Miller, president Pacific Gas Improvement Co.; James Moffitt, president Blake, Moffitt & Towne and vice-president First National Bank; H. L. Davis, president California Title Insurance and Trust Co.; Joseph L. Moody, capitalist; William Clift, capitalist; Wallace Everson, A. P. Redding.

The officers are: Wallace Everson, president; John Birmingham, vice-president; A. P. Redding, secretary; F. P. Deering, counsel. The gentlemen are too well known to need introduction.

GEO. D. DORNIN.

Among the prominent insurance companies represented here is the National Fire Insurance Company of Hartford, Connecticut, and the Springfield F. & M. Insurance Company of Springfield, Massachusetts, with Mr. Geo. D. Dornin, manager. Their latest statement shows: Assets, \$4,642,499; reserve, \$1,752,410; surplus, \$529,707; surplus to policy holders, \$2,529,707. These figures represent gains of \$209,480 in assets, \$17,465 in reserve, and \$149,288 in net surplus. The Springfield F. & M. Company have a capital (paid in), \$1,500,000; assets, \$1,774,658. The Pacific Coast Branch of the National Fire Insurance Co. was established eleven and the Springfield F. & M. Insurance Company four years ago. The territory covered includes the Pacific coast states, and in fact everything west of the Rocky mountains, and they have agencies in all the large towns. The San Francisco office is at 409 California street. Mr. Geo. D. Dornin is a native of New York, sixty-nine years of age. He arrived in California August 8, 1849, on the ship "Panama," of which R. S. Bodfish was captain, making the voyage in one hundred and eighty-six days. He was engaged in the mercantile business in North San Juan until 1860, when he was appointed local agent for the Phoenix Insurance Co., and in 1867 was made special agent and adjuster for that company when he came to San Francisco. In 1871 he was elected general agent, and subsequently secretary of the Fireman's Fund of San Francisco, in which capacity he adjusted and settled the losses of the company in the great Chicago fire in 1871 and in Boston in 1872. In 1881 he severed his connection with this company and became resident manager of the Lion Fire Insurance Co. of London, which place he visited in 1886, having received an invitation from the Lion, to and for the transfer of the Imperial to him. These companies were joined under his management by the National Fire Insur-

ance Co. of Hartford in 1888. In 1891 this combination was dissolved, after which he retained his position as manager of the National Fire Insurance Co. He was a member of the state legislature for two terms, 1865-1868. Mr. Dornin is a member of the California Pioneer and Masonic bodies. The assistant manager, his son, Mr. Geo. W. Dornin, is a native of California, forty-four years of age, and for the past twenty years has been in the insurance business. He is a member of the Masons. Mr. John C. Dornin, another son, is a resident of Tacoma, and the company's special agent for Washington, Montana, and Idaho.

MANHEIM, DIBBERN & CO.

The activity and equity with which our insurance men prosecute their business reflects great credit on San Francisco, and among our most prominent houses devoted to this line is Manheim, Dibbern & Co., note and security brokers, at 217 Sansome street, who represent the Scottish-Union & National Ins. Co., of Edinburgh, Scotland. This is one of the oldest and wealthiest companies extant, being organized in 1824, and having for its first president Sir Walter Scott, Bart. Its statement shows a capital of \$30,000,000, and assets in the United States amounting to \$3,681,117, with a surplus of \$1,555,710. The firm also deals in securities and notes, doing a very large business and standing very high in the public esteem for their honorable methods and progressiveness. The individual members are: Messrs. J. H. Dibbern and H. S. Manheim, who are members of the Stock and Bond Exchange, San Francisco Grain Exchange, and other organizations. Mr. Manheim was born in this city, and has followed the insurance business for twenty years. Mr. Dibbern is of German birth, and also a veteran insurance man. He came to America in 1856, and is prominently identified with a number of leading German societies here.

NORTH GERMAN LLOYD STEAMSHIP CO.

There is nothing more wonderful than the development made in ocean transportation, from the caravel of early days to the modern ocean greyhound, which speeds over the waters at a rate almost equal to the railroad train, and which, for luxurious appointments and up-to-date conveniences, equals the greatest of metropolitan hotels. A company which had done much to develop ocean travel to its present high degree of perfection, and to establish rapid marine transportation throughout the world is the famous North German Lloyd, the greatest and most powerful steamship company extant, whose vessels are in all waters and whose facilities practically embrace the earth. The North German Lloyd has fast express steamer service between New York and Bremen, New York and Cherbourg (Paris), New York and Southampton (London), New York and Naples and Genoa, Italy, Baltimore and Bremen, Galveston and Bremen, and to all important points in China, India, Australia and South America, via Southampton, Antwerp and Bremen. It owns three times as many modern twin-screw steamers as any other steamship company in existence, including the largest and finest vessel afloat, the Kaiser Wilhelm der Grosse, one of the world's greatest feats in shipbuilding. Its accommodations are unsurpassed, and its facilities for handling passengers and freight are unequalled. The Kaiser Wilhelm der Grosse is undoubtedly the largest and fastest steamship in the world; its length is six hundred and forty-nine feet; beam, sixty-six feet; depth, forty-three feet, tonnage, fourteen thousand; horsepower, thirty thousand; displacement, twenty thousand tons. It has made the most rapid maiden trip of any steamer extant, the highest single day run being five hundred and eighty knots, or an hourly average of nearly twenty-three knots. It holds the record for both fastest eastern and western trips between New York and Southampton; also for fastest eastern trip to Plymouth. Its dining accommodations are unequalled, being simply stupendous, when one considers that one thousand persons are simultaneously seated and fed, no hotel in the world ever having accomplished this feat. The company established its local office in 1891, and now occu-

pies a handsome office under the Occidental Hotel, at 140 Montgomery Street. They sell passage to Europe and other points in connection with overland railroad tickets, also issuing drafts, forwarding money and making collections in every part of Europe, and holding the parcel agency for the Imperial German Mail. Mr. Robert Capelle, who is in charge of the agency here, is well known in local business and social circles, and an able, enterprising, and public-spirited gentleman. He was for twenty years inspector of agencies of the North German Lloyd in the United States. He is a native of Hanover, Germany, and came to this city in 1891, to establish the company's agency.

HOTEL LANGHAM.

The Pacific coast is to-day one of the most populous and prosperous sections of this great country, and San Francisco is its metropolis. With the finest harbor on the Coast, it commands a mighty commerce, and its system of railroad communication connects it closely with every part of the vast territory it directly serves. The hotels of San Francisco are noted for their splendid equipment and thorough management. Among these we would mention the Hotel Langham, which stands on the corner of Mason and Ellis streets, in the very heart of the city, and is literally encircled by street railroads, so that one can reach any part of the city within a few minutes. This hotel is a six-story brick structure, and its location on a slight rise gives it perfect drainage. In its equipment, the Langham is as perfect as unlimited means and a thorough knowledge of the requirements of a first-class hotel can make it. It contains one hundred and seventy-five rooms, fifty of which have private baths, and hot and cold water, and is furnished with two fine Crane elevators, which run night and day. The hotel is conducted on both the American and European plans, and is a great favorite with tourists, as well as families. The table of the Langham is supplied with the best and earliest which the market affords. Mr. John P. Gallagher, the proprietor, is a veteran hotel man of twenty-five years' experience, having conducted some of the best-known and celebrated hostleries in the country, and is a truly model host,

looking at guests as members of his family, and anxiously watching and guarding their welfare; in consequence an air of contentment and cordiality always permeates the atmosphere of the Langham.

LEWIS, ANDERSON & CO.

A great portion of our commercial activity is vested in shipping operations, and a highly representative type is the firm of Lewis, Anderson & Co., which was established by Mr. Anderson in 1890, and three years later incorporated as above. The house occupies two floors and a basement at 26 East street South, and carries a large stock of ship supplies, naval stores, and whaleman's equipments, also manufacturing tents, awnings, and covers, and dealing in lubricating oils of all kinds, of which they carry a large stock; also bags, burlaps, ducks, twines, paints, oils, anchors, chains, windlasses, oakums, and naval constructional machinery, and, in fact, everything connected with the equipment, repair, or supply of vessels. They are sole agents for the Revere Copper Company's celebrated metal and sheathing, which is very extensively used in covering the bottoms of vessels of all kinds, and is noted for its superior durability. These products are being extensively introduced among western shippers, and fill a long-felt want. They also handle exclusively on this Coast the famous life-saving rockets of the American Carrier Rocket Co. These are in use on all principal liners and ships, bearing the highest repute for reliability and excellence. They are also agents for the Hyde Windlass Co., manufacturers of windlasses and naval construction machinery, and ship steers, Baker's oil compasses and Bliss' patent logs; and C. A. Woolsey Paint and Color Co. Their trade extends to all parts of the Pacific Coast, naval and marine goods of all kinds being also handled on consignment, and exported to Hawaii and other ocean points. Its promoters are Wm. Lewis, president, aged sixty-three, a native of New Bedford, Mass.; A. Anderson, vice-president, of Norwegian birth, who came here in 1863, and was formerly a well-known sea captain; and George Boole, treasurer, hails from Massachusetts, and since 1866 a resident here.

PACIFIC COAST JOCKEY CLUB.

It is doubtful if there has ever existed a community which has been more liberal in its promotion of every kind of legitimate sport than San Francisco. Carefully compiled statistics prove that the revenues obtained from local meets exceed those of any other city of approximate population, and are equalled nowhere outside of New York. The sum handled annually by local bookmakers foot up twelve million dollars, entrance fees aggregate one hundred and fifty thousand dollars, transportation of men and horses one hundred thousand dollars, and various printing matter thirty-one thousand dollars. Three hundred men are employed, and many thousands are paid by private owners for the training of blooded horses. The turf interests of this vicinity are inseparably linked with the operations of the Pacific Coast Jockey Club, a body of prominent citizens, inherent lovers of this royal sport, and true friends of the horse, whose championship of horseracing in California has constituted the chief source of its phenomenal development. This organization, realizing that the old Bay District track was rapidly becoming inadequate for the city's growing needs, purchased, after a careful search for desirable property, a large site at Ingleside, a mile or so inland from the old track, and commenced the construction of the now famous Ingleside track, whose opening on November 28, 1895, marked the completion of a feat of engineering skill which has never been equalled in this line. The track involves an embankment, running from sixty-four to seventy feet in height, and contains three hundred and sixty-two thousand three hundred cubic feet of earth, correctly sloped and drained by a sewerage system involving the use of four and one half miles of ten-inch pipe and leading around Lake Merced to the ocean. The road bed thus drained, and of a soil permitting great speed, can be kept in the finest condition during the most terrific rainstorms and is available for use at any season of the year. The grandstand, which seats four thousand persons, is a marvel of architectural skill, both in picturesque beauty of design and clever arrangement, its location, at an angle with the track of fifteen feet to the hundred, enabling every occupant to obtain a clear and unobstructed view of the entire course. At the back of the highest tier of seats is a commodious promenade, as well as

dressing and refreshment rooms. Below is a spacious and well lighted betting ring, where two score of bookmakers are engaged in making bets, the sums wagered on almost every event running from twelve thousand dollars to twenty thousand dollars. By means of an ingenious electrical device, in connection with the large power plant owned by the club, the numbers of the winning horses appear in large illuminated characters both at the judge's stand and in the inner field immediately after the decision is announced. Every inducement is held out to eastern owners by the arrangement of events to suit all kinds of horses, particularly for those of the first class.

The officers of the Pacific Coast Jockey Club, whose headquarters are at the Palace Hotel, are widely known to turfmen. They are men who have ever stood up for the nation, the community, and the sport they love so well, as loyal Americans, public spirited citizens, and true friends of the horse, and their names bear honored mention on the scroll of civic history. Mr. S. N. Andrews is president, H. J. Crocker, vice-president, and F. H. Green, secretary.

WESTERN TURF ASSOCIATION.

The old proverb, "It is an ill wind that blows no one good," is well exemplified in the local persecution of the Pacific Coast Jockey Club, whose gates were recently closed by the municipal authorities, public spirited citizens having risen to the emergency and given our city a new institution, the Western Turf Association. For dauntless enterprise and executive ability there is no organization in the East or West which can compare, even approximately, with the Western Turf Association, which has thus come to the front as the most energetic and public spirited promoters of legitimate horseracing, in the face of the greatest difficulties the world has ever seen, and to whom this city, as well as the entire coast, will owe much of its prosperity and its high prestige in the world of sport. In order to have uninterrupted racing on this side of the bay and as well to increase racing facilities in accordance with growing possibilities and demands, the Western Turf Association has recently purchased one of the finest natural sites in the United States, and is now constructing thereon a track which will exceed, in the application of modern ideas, splendid appointments, natural beauty and un-

to-date convenience, anything before attempted in this line. This course is situated at San Bruno, about twelve miles from San Francisco, easily and quickly reached by railroad and traction lines. The Southern Pacific Railway will run regular trains to the entrance of the grounds in thirty minutes, while a special twenty-minute service will also be established. A road now being built, known as the Paso Robles or "Bay" line, will make the trip in fifteen minutes, by avoiding the mountain route. The San Francisco and San Mateo Electric Railway is building a double track road to the track, and will have unusually excellent facilities for passenger service, covering the distance in about forty-five minutes. These will afford transportation facilities "par excellence." The grounds, which are heavily wooded with a twenty-years' growth of pine, are rarely beautiful, and will be further set off by splendid floral designs. The track will be a mile oval after the latest plans, and grandstand, stables, paddock, etc., will be even more magnificent than at the Ingleside track, which has long been noted as one of the finest in the world. An atmosphere wonderfully clear and utterly devoid of fog, will give spectators, at all times, a good view of the events from start to finish, obviating a condition which has often annoyed audiences at other tracks. The gates will be thrown open to the public on the 6th of November, and will be a revelation of elegance. The enterprising Western Turf Association places itself entirely beyond the possibility of municipal interference, facts which will be appreciated by horse owners and sporting men the world over and largely increase the number of contestants, visitors, etc., from whose transient abode our city derives much revenue. Large stakes and liberal purses will be offered, and events will be divided to the best interests of all concerned. F. H. Green, so well and favorably known in this community and to all horse breeders and owners, and who has been the manager of the Pacific Coast Jockey Club, will be intrusted with the general management of the Western Turf Association, and it will form one of the most powerful racing organizations existing and will do much for the development of this community. Its promoters are men of honor, means, and ability, who stand high among the merchants and financiers of the west.



INGLESIDE RACE TRACK.

UNION BREWING CO.

The brewing interests of the United States have developed to enormous proportions in the past decade, and at the present time, they constitute the leading department of industrial and commercial activity of this country. These great interests combine billions of dollars in capital, employ thousands of worthy workmen, and annually pay to the government millions of dollars in revenue. The brewers of San Francisco in the course of a year are of the greatest benefit to the prosperity and trade of this community. This city has long been known for the excellence of its breweries and their products, and one of the famously reliable breweries here is the Union Brewery, whose magnificent plant is located at the corner of Eighteenth and Florida streets. This company is one of the oldest in its line here, having been established in 1853, and incorporated several years ago under the laws of the State of California with ample capital. Their brewery covers an area of nearly an acre, and is a most complete brewing establishment in all of its fittings and appointments. It is handsome, up-to-date, and complete, and the model brewery of this city. They manufacture steam beer and porter only, which is distributed largely to the most select trade of this city and immediate vicinity. The officers of the company are H. Thode, president; John Schleemann, vice-president; H. Denicke, secretary. All are gentlemen of advanced and progressive ideas, broad and enlightened business policies.

ENTERPRISE BREWERY.

The people of this country owe much to our fellow-citizens of German extraction for leading us into the paths of a rational practice of practical temperance by setting a most exemplary example in the usage of pure lager beer, in the place of various decoctions of rye, wheat and corn, which for a long time formed the customary American drink. There are, however, many grades of beer, but the people of this city have unequivocally put the seal and sanction of their approval on the superior product of the Enterprise Brewery, which is one of San Francisco's staple and standard brewing concerns. This business was established in 1873, and has therefore been in active, continuous, and exceptionally successful operation for over a quarter of a century. In 1891 it was incorporated under the laws of the state of California with ample capital. The plant covers about an acre, and is a most complete brewing establishment in all its fittings and appointments. They operate a large ice machine, employ a number of men, run several fine delivery teams, and produce an annual output of over fifty thousand barrels, which is distributed largely to the best trade of this city, and shipped to all parts of the West, the islands of the Pacific, and Central America. Their specialties are "Culmbacher," "Bohemia," and "Pilsner" brands, which stand at the "top of the heap," with all who have ever had the pleasure of sipping them. They also brew porter and steam beer. The officers of the company are W. Remensperger, president; P. Windeler, secretary. Both are long residents of this city, and gentlemen of the highest business and personal standing.

BROADWAY BREWERY.

That beer is the national beverage of the country there can be no dispute and that we are the most scientific and successful brewers in the world is evidenced by the popularity of our beers both at home and abroad. There are breweries scattered over the whole country, and long ago San Francisco became the home of the best beer brewed. While this city has world-famous breweries, it also has smaller ones, whose excellency of product rivals that of the greater ones, and there is no more justly famed beer on the Pacific slope than that of the Broadway Brewery. This brewery, which is located at the corner of Nineteenth street and Treat avenue, may be termed one of our city's pioneer breweries, being originally established thirty-seven years ago. This brewery is noted for its steam beer and it may be truthfully stated that nowhere is it brewed to greater perfection; excellent porter is also made. Only the very finest California hops and malt are used, and on the premises is an inexhaustible supply of the purest artesian water, without which the brewing of really good beer and porter would be an impossibility. The yearly output of this brewery is twenty thousand barrels, and it is steadily on the increase, due solely to its merit and popularity. Employment is given to fifteen people and eight wagons are kept constantly in service to meet the demands of the trade. The original members of the firm were Messrs. Adams and Rohrer, but owing to the recent death of the latter Mr. Jacob Adams purchased his interest and is now the sole proprietor. He is a wide-awake, enterprising business man, thoroughly acquainted with every detail of the business, and spares no pains to keep the quality of his beer up to a high and even standard.

SAN FRANCISCO BRIDGE CO.

That San Francisco is fully prepared in all ways and in all departments of human endeavor to profit by favorable general conditions, and take to itself a liberal share of the business prosperity at hand, abundantly appears from a contemplation of the number and character of great business concerns here in operation, and the completeness which characterizes their equipment. An exemplification of this may be cited in the case of the San Francisco Bridge Company, which is one of the great representative manufacturing institutions of this State. It was established in 1877, and in 1883 became a body corporate under the laws of California, capitalized at two hundred and fifty thousand dollars. They have all the latest improved and necessary machinery, and the scope of their operations embraces the building of bridges, canals, pipe lines, and water works, harbor improvements, etc., and their specialties are the building of hydraulic dredging machines, and dredging by the hydraulic method—digging and putting ashore any material except rock. At present they are working on coal bunkers on Green street wharf, dredging in Oakland harbor and Mare Island Navy Yard, and have recently completed a bridge over the Columbia river at Northport, Washington, for the Columbia and Red Mountain Railroad, the largest combination bridge in the United States, being two thousand one hundred feet long, the river span being two hundred and fifty feet, also the postoffice foundation here. They also built a steel cantilever bridge, which carries the Canadian Pacific Railway over the Frazer river, B. C., which was completed in seventy-three days. The company's main office is at 42 Market street, and branches in New York and Seattle. The officers are J. McMullen, president; H. Krusi, vice-president, and chief engineer; E. Schrader, secretary and treasurer; H. S. Wood, and J. B. C. Lockwood, engineers. Their engineers and superintendents of construction are men of the highest skill and experience, and so rigidly do they adhere to the most enlightened methods of construction that their work has attained an enviable celebrity, eliciting the highest praise from all interested therein.

THE J. K. ARMSBY CO.

First in importance to the state of California and the city of San Francisco stands the proper distribution of those products peculiar to California and the Pacific Coast, and especially those products in which the principal distributing trade centers in San Francisco. First among the houses engaged in this distributing business stands the J. K. Armsby Company, with offices at 138, 140, and 142 Market street, having a paid-up capital of one hundred and fifty thousand dollars, and a surplus of fifty thousand dollars. This concern deals almost exclusively in California products. Its annual sales average six million dollars, and its annual expenses two hundred and forty thousand dollars. This company sells on an average every year two hundred thousand cases of California canned fruits, five hundred thousand cases Pacific coast canned salmon, one thousand carloads California-grown beans, two hundred carloads California-grown walnuts and almonds, and one thousand carloads of dried fruits and raisins. Their trade is drawn from all parts of the United States, Europe, and is fast extending to the islands of the Pacific and Asiatic ports. In California this company has packing houses in this city, San Jose, Visalia, Fresno, Armora, Hanford, Ventura, and Los Angeles, and during the season gives employment to hundreds of people. The officers of the company are Henry Newton, president; A. G. Freeman, first vice-president; J. K. Armsby, second vice-president; A. D. Long, secretary; and Geo. N. Armsby, treasurer. The above named and F. B. Priest constitute the directors of the company. Mr. A. G. Freeman, the first vice-president, is the Pacific Coast manager. He is a man of energy and progressiveness, with a clear head and a firm hand. The vast improvements and tremendous increase and expansion of the business of the company have been in a measure due to the results of his exceptional foresight and his capacity to grasp every contingency as it arose, and to apply to every requirement its proper fulfillment. He is an influential and public-spirited citizen, and enjoys the confidence and esteem of all his associates, both in commercial and social circles.

BAUER BROS. & CO.

The intelligent San Franciscan, who cherishes a proper measure of civic pride in his home community, can never weary of contemplating the extraordinary unfolding and continuous expansion of those great manufacturing and commercial industries which are at once the basis of our present phenomenal prosperity, and the hope of our future development. Nor can he fail to discern the fact, which is obvious and palpable upon every hand, that our city is on the rapid march to a conspicuous prominence and commanding eminence among American commercial and financial cities, which its founders could scarcely have dreamed of or possibly foreseen. The general growth of the trade of San Francisco is well illustrated in the scope and magnitude of its great importing and jobbing houses, prominent among which is that of Bauer Bros. & Co. This house was established in 1873 by the present firm. Their offices and salesrooms were recently removed from 547 and 549 Market street to their new and commodious quarters at 21 and 23 Sansome street, where they occupy the entire brick building, containing five floors and basement, and requiring the services of twenty-five salespeople and a number of traveling men. The trade of this house, which is of a strictly wholesale character, embraces the entire Pacific Slope, and extends from the "Rockies" to the sea. It imports laces, embroideries, and veilings, curtains, hosiery, handkerchiefs, dress trimmings, ladies' cotton and woolen underwear, etc. They manufacture ladies' and children's muslin underwear, hats, caps, ruchings, etc., and ladies' waists, giving employment to a large force of worthy women in their factory. They are sole agents on the Coast for the P. N. corsets, and this concern is the largest wholesale house on the Coast in its special line. Mr. M. Bauer has been a resident of this city for many years. He is an alert, wide-awake business man, enterprising and progressive, thoroughly in touch with the needs of the trade, and one who occupies an enviable place in the esteem and confidence of his business associates and the general community.

THE ORIEL.

The progress made in all departments of enterprise by this city is so marked and so rapid that it is only by comparison that a true conception thereof is to be had. In fact, the progress during the past half century has been seldom equalled in the annals of municipalities. In no line has this been so thoroughly exemplified as in that of our hotels, the excellency of which have given this city a world-wide reputation. Prominent among them is "The Oriel," situated at 1304 Market street, between Page and Franklin streets. It occupies a five-story frame building, and contains one hundred and fourteen rooms. Every room is supplied with hot and cold water, electric light, and annunciator and fire alarm. The baths are porcelain lined, and a convenient elevator runs day and night. The hotel is located on a gentle slope which insures good sewerage and at the same time provides an extended view of the city. This establishment is conducted on both the American and European plans, and its table is supplied with the best the market affords and is presided over by a competent and experienced chef. The proprietor is John T. Sullivan, who is a veteran in the line of hotel management, and at all times attentive to the wants and comfort of his guests. That the "Oriel" is appreciated by the public is shown by the fact that ever since it has been reopened its rooms have been constantly occupied. The house is second to none in the city in point of service, and is an ideal stopping place for the business man, the tourist, or the permanent resident.

KAST & CO.

Among the many lines of local trade which here flourish, that in boots and shoes is one of the most important, and the prosperity and good taste of the people enable them to enjoy the best. One of the leading representatives in this line of trade is that of Kast & Co. This company was established by F. S. Kast thirty-five years ago. The offices, salesrooms, and custom factory occupy the entire three-story frame building at 738-740 Market street, requiring the services of twenty-five employees. The trade, which is of a strictly retail character, principally covers this city and the entire Pa-

cific Coast, and extends to Hawaiian Islands, China, Japan, and Central America. This company handles and deals in every kind, description and variety of gent's, ladies and children's shoes, and its custom department enjoys a reputation unsurpassed by any other house in the city. They make a specialty of country trade and mail orders, which receive prompt attention. They furnish catalogues, which can be had on application, and their line is most comprehensive, including the leading brands of shoes made in the United States. This concern is the oldest shoe house in the city. Its founder has been long deceased, but the other members of the company are wide-awake, progressive, business men.



CLIFF HOUSE.

A. MATHIEU.

Between the San Francisco of half a century ago and the San Francisco of today is a difference that the transformation from the struggling mining town of '49 to the great and prosperous city of 1899 seems almost a miracle, to those who have not watched its progress and aided in its growth. A house which for many years has been actively identified with our business interests is A. Mathieu, the well-known manufacturing jeweler at 323 Bush street. The firm, established in 1871, was for many years known as Mathieu & Maison, passing into the hands of Mr. A. Mathieu, the

present proprietor, in 1896. The concern does a thriving business throughout the Coast States, having an especially large local trade, and are noted for their superior work. They employ 8 skilled assistants, making a specialty of engraving, diamond-setting, medal work, etc., and carrying a choice assortment of Swiss and American watches, clocks, silver, gold and plated ware, precious stones, jewelry, etc. Mr. Mathieu also operates a cigar factory here, manufacturing the celebrated "Guarantee" cigar, as well as many other popular brands. He is well-known and esteemed for his enterprise and public spirit and occupies a high place in our business and social life. Mr. Mathieu was for twenty years leader of the State Military band, and is a prominent member of the Jewelers League. He was born in New York in 1852 and has resided here since childhood.

BAY CITY MARKET.

There is but little of the artificial and abnormal in the progress of this community, as is clearly evidenced by the sterling character of our home firms. Prominent among these leading San Francisco business concerns may be mentioned the Bay City Market, which ranks as the largest individual market west of the Rocky Mountains. This market was established eighteen years ago by Mark Strouse, since deceased, and is now conducted by his wife, Mrs. Emilie Strouse. The offices and salesrooms of this establishment are handsomely fitted up, and occupy the lower floor of 1138-1146 Market street, requiring the services of thirty-five employees and eight wagons. The trade, which is of both a wholesale and retail character, is confined to this city and its immediate vicinity. This market handles none but the choicest meats, which include every variety, and orders are promptly delivered to any part of the city. The specialties of the concern are the Emilie hams and the Emilie pure leaf lard, the quality of which is well known throughout the city. Mrs. Strouse is an active, wide-awake business woman, well versed in all the details of the business, and fully in touch with all the demands of the trade, and the present and increasing prosperity of the establishment are directly due to her energy, industry, and perseverance.

MAIN & WINCHESTER.

The time-honored house of Main & Winchester was established in 1849 by the present members of the firm and is a pioneer house in the trade. The office, salesroom and manufactory occupy the large building at Nos. 214-220 Battery, equipped with ample power and a complete outfit of the latest improved machinery, manned by a force of expert and efficient employees, numbering fully two hundred men, in the several departments. The trade extends all over the Pacific slope and it exports to Mexico, Central America, Australia, Hawaii, China and Japan. The goods manufactured and imported by this house cover every style and description of harness, saddles, bridles, whips, collars, etc., and it has received many medals for their excellence and merit, prominent among which are the gold medals from the state expositions of 1880 and 1894.

THE BOOK CONCERN.

One of the oldest and largest book establishments in the West is the "Book Concern," as the Pacific coast branch of Eaton & Main's great New York publishing house is designated. This establishment, opened in 1849 by William Taylor, is now in the hands of Dr. John D. Hammond, a prominent divine, who is also agent for the California Bible Society and publisher of the "California Christian Advocate," which was founded in 1851, and has attained wide circulation and favorable comment. They also publish a number of other religious periodicals and books, doing a general printing trade, employing twenty-five employees and receiving large orders from all over the Coast and the Orient. The premises occupied are a handsome brick building at No. 1037 Market street, four stories in height, very elegant and complete in appointment, and cover a floor space of sixteen thousand square feet. This is the only Pacific branch of the New York house, which latter is one of the oldest in the United States, being established over one hundred years ago. Dr. John D. Hammond is well known in religious circles for his good work and liberal ideas. He is a native of New York and a graduate of a famous Eastern college, and came to California in 1868, and his thirty years' residence on the Pacific coast have been marked by his public spirit and good works.

G. W. CLARK & CO.

In the line of high-class wallpaper, interior decorations and window shades our largest and oldest establishment is the importing and jobbing house of G. W. Clark & Co., whose offices, salesrooms and warehouses are located in the basement, first and fourth floors at No. 653 Market street. The firm handles an exceedingly large assortment of the latest designs in English, French and domestic wallpaper, borders, mouldings, etc. An extensive trade in frescoing, interior decorating, wallpapering and stucco-work is carried on, and some sixty men and a dozen wagons being employed. They export to Hawaii, Japan, China, British Columbia and Central America. The business was founded thirty-seven years ago by G. W. Clark, and in 1881 J. B. Stanford became the proprietor. Mr. Stanford was born in New York fifty-two years ago and has been a resident of this city for forty-three years.

GREENEBAUM, WEIL & MICHELS.

In the importing and manufacturing line this city has houses that have a wide reputation, and one in particular among them, in the men's furnishing business, is that of Greenebaum, Weil & Michels. This house was established in 1851 by Greenebaum Bros., but since 1883 has been conducted by the present firm. Its offices and manufactory occupy the entire five-story brick building located at 17 and 19 Sansome street, requiring the services of thirty employees and six traveling men. Their trade covers the entire Pacific coast, the eastern states, Kansas, and Colorado, and the goods manufactured are exclusively men's furnishing goods, and comprise shirts, underwear, neckwear, etc. Its factory occupies the entire four-story building at 531 Mission street, and employs between three and four hundred people. Many of the goods manufactured are imported from Europe, the members of the firm making frequent trips to select patterns and designs in the latest styles and novelties. The firm consists of Messrs. M. Greenebaum, L. Weil, and L. Michels, all natives of Germany. Mr. Greenebaum is sixty-five years of age, forty-seven of which have been spent in this city. He is the grand treasurer of the Odd Fellows. Mr. Weil is fifty years of age, has lived in San Fran-

cisco for thirty-five years, and is also a member of the Odd Fellows. Mr. Michels is forty-seven years of age, has lived in this city thirty-five years, and is president of the Concordia Club.

G. T. MARSH & CO.

The imports of San Francisco are among the heaviest in the world, and especially active is her commercial exchange with the Orient. Among our prominent importers and dealers in Japanese art works is G. T. Marsh & Co., the oldest and best-known house in this line, who for twenty-three years have carried on a world-wide trade from their commodious headquarters at 625 Market street, under Palace Hotel, a branch house being also maintained at Yokohama, Japan. Purchases are made through the latter house, where experienced buyers are employed in selecting the choicest goods from their very fountainhead of supply. Mr. Marsh himself making annual trips to Japan and superintending these operations in person. Every description of antique and modern Japanese and Chinese art goods are handled. These are distributed through the United States and Europe, an especially large trade being commanded on this Coast. Few houses can show a larger or more complete stock, greater enterprise, or wider patronage than this firm. Mr. G. T. Marsh, the proprietor, is of Australian birth, aged forty-two, and came here in 1876.

R. N. NASON & CO.

A prominently successful concern is the firm of R. N. Nason & Co., importers, manufacturers and dealers in paints, oils, etc., founded many years ago as Allyne & White. They occupy the entire three-story and basement building at 119-121 Front street, and employ twenty-five persons. They are agents for the "Crown" brand lubricating oils and manufacturers and importers of high-grade cylinder, engine and machinery oils, paints, varnishes, brushes, etc. The trade of the house extends throughout the Pacific coast, Mexico, Central America and the Hawaiian Islands, eight traveling salesmen representing them on the road. Mr. Nason was born in the East. He has lived here for the past ten years and is prominently identified with the Masons.

T. M. FERGUSON.

In every branch of business San Francisco has establishments that can hold their own with the best houses in similar lines elsewhere. There is perhaps no branch of mercantile activity of which this is more emphatically true than that of wines and liquors, a line of business which has been highly developed here, and which is in the hands of firms, individuals and corporations which are in the highest degree creditable to our community. One of our representative houses in this line is that of T. M. Ferguson, established five years ago, and occupies the lower floor and basement of the three-story brick building at No. 719 Market street, covering an area of one thousand five hundred square feet, and requiring the services of ten employees. The trade of the house, which is both wholesale and retail, is principally confined to this city and its immediate vicinity. The finest brands and grades of wines and liquors and the choicest cigars are always kept on hand, the specialty being "Chicken Cock" and "Crow" whiskies. The concern has a branch store at No. 141 Montgomery street, where a fine commercial lunch is served each day at noon. Mr. T. M. Ferguson is a native of Georgia and of Scotch descent. He is thirty-eight years old, and came to California twenty years ago, and belongs to the Foresters and the Olympic Club. He is a progressive business man and stands high in the esteem of the general community.

JAS. P. DUNNE & CO.

One of our most popular saloons is that conducted by Jas. P. Dunne & Co., at No. 1 Stockton street. This house was established twelve years ago and occupies the lower floor on a corner and is one of the finest and best-conducted saloons in the city. The bar is artistically carved in black walnut and the shelving is fitted with plate-glass mirrors, etc. Only the choicest wines, whiskies, brandies, beer, ale, cigars, etc., are kept. The house has a branch establishment at Eddy and Market streets. The proprietors are Jas. P. Dunne and his brother, P. J. Dunne, both natives of Philadelphia, and came here in 1859. Both are business men of ability and stand high in the estimation of their business confreres.

ALBANY BREWERY.

The residents of the United States have awakened to the fact that they owe much to our fellow-citizens of German extraction for leading the people into the paths of a rational practice of practical temperance, by setting an example in the usage of pure beer, in place of the various decoctions of rye, wheat and corn. There are, however, many grades and qualities of beer, as there are of all other things, but we are assured that the people of this city and section have unequivocally put the seal and sanction of their approval upon the superior product which is afforded the public through the enterprise of the Albany Brewing Company at 271-275 Natoma street. This great business enterprise was established in 1857 by Mr. Claus Spreckels, and is now incorporated under a California state charter with ample capital. With a presence born of long and thorough practical experience, continuous experimenting, and never-ceasing improvement, the product of this brewery has been brought to such a high pitch of excellence that it is the admiration of the public and the despairing envy of its competitors. This concern manufactures steam beer only, and its annual output exceeds twenty thousand barrels. The members of the company are J. Thode, president, and F. Hagemann, secretary, both of whom occupy the same positions with the Hagemann Brewing Co. These gentlemen are live, wide-awake, and progressive business men, broad-minded, and in touch with the demands of the trade.

H. BUNEMAN.

In the line of whiskies no more prominent example of San Francisco enterprise could be cited than the house of H. Buneman, importer and wholesale dealer in foreign and domestic wines and liquors at 317 to 319 Front street, established twenty years ago, and in the hands of Mr. Buneman for the past five years. The business occupies about two thousand five hundred square feet of floor space, and employ five traveling salesmen, covering the entire Pacific coast. The chief specialty is "Boulevard O. K. Bourbon," but they handle an extensive line of foreign and domestic wines. Mr. Buneman is a native of this city, born 1868.

FREDERICKSBURG BOTTLING CO.

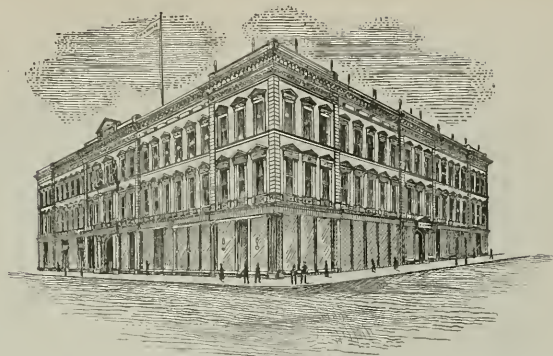
As a commercial and manufacturing center, our city possesses very much to be proud of, and yet, with characteristic modesty, the community refrains from that boastful and self-laudatory attitude which characterizes some cities with much less basis for self-congratulation. A San Franciscan enterprise which is a source of credit to our city as a leading representative of an important branch of trade is the Fredericksburg Bottling Co., established in 1880 under the original name of Lang Bros., who have since continued the proprietorship. It is the oldest, largest, and most complete of its kind on the Pacific Coast. The offices, sales-rooms, and bottling establishment is situated at 1510-1512 Ellis street. This concern bottles the celebrated Fredericksburg lager beer, which is acknowledged to be the leading bottled beer on the Coast. The company makes a specialty of Extra Pale, Export, Private Stock Culmbacher, bottled in quarts, pints, and half-pints. The members of the company are Otto Lang, president; Leonhard Lang, vice-president, and August J. Lang, treasurer and manager. These gentlemen are wide-awake, progressive, business men, broad minded, liberal, and thoroughly in touch with the demands of the trade, and the phenomenal success which this beer has attained is directly due to the energy, industry, and perseverance of the individual members of the company.

THE OBERON MUSIC HALL.

The Oberon Music Hall, at 34 to 40 O'Farrell street, was founded by the present proprietor, Mr. E. A. Fisher, on California street, which has since become inadequate to accommodate the crowds, and a new building will soon be constructed by Mr. Fisher on the property immediately west of the Alcazar Theater that will be the finest music hall on this continent, and will be completed in perhaps six months, and the building will cost about fifty thousand dollars. The Oberon orchestra is conducted by Herr Eugene Carlmuller, the leading orchestral director in this city. Mr. Fisher is a native of Germany, but has lived here many years.

LICK HOUSE.

There is no class of institutions throughout the whole category of business concerns which exercises so wide an influence or has so important a bearing upon the general character of a city as its leading hotels. One of the oldest, as it is one of the finest, hotels in the entire West, is the Lick House, the handsome structure located at the corner of Sutter and Montgomery streets, in the very heart of the business district. This hotel was first opened for the reception of guests in 1862 by Mr. James Lick, and was recently leased by Mr. G. W. Kingsbury. From the time of its opening the Lick House has attracted a heavy patronage, and each recurring season subsequent thereto has witnessed its increased popularity. The architectural and purely physical features of the house and the exceptionally able management conspire to give this house a prominence and attractiveness which could not fail to impress the very class of guests for whom it was erected. It is the only strictly European plan hotel in San Francisco, as it is the only absolutely fireproof. The guest chambers of the house, two hundred and forty in number, are in advance of the age in brightness, ventilation, spaciousness, sanitary regulations, elegant furnishings, and all those attributes which make hotel life truly enjoyable. The restaurant and cafe partakes of the superiority of the house, and is admirably adapted to the purposes of the guests, as well as the general public, other than those who sojourn in the house. The lobby and offices are favorite gathering places for the guests and for leading citizens and business men of the city. The ubiquitous commercial traveler is here strongly in evidence, for the itinerant merchant and the "Knight of the Grip" have learned full well that the finest sample-rooms and every other facility which



would add to his comfort, convenience, and success in effecting local sales are here abundantly provided by a management which thoroughly understands his needs and requirements and is thoroughly in sympathy with his aspirations and endeavors. After contemplating this house, with its manifold departments and details, requiring the services of a large number of employees, and knowing that all this would be totally ineffective and valueless without the sagacious directing mind and the strong individuality of a competent guiding hand, knowing the value and indispensable necessity of what may not inappropriately be termed vigorous "man-power" behind and under it all, we naturally and logically turn to the personnel of the management, as being indicative of the real character of the establishment. The personal charge of the house is lodged in Mr. G. W. Kingsbury, than whom no man in the en-

tire country is better equipped or more fully qualified for the important duties devolving upon him. Mr. Kingsbury is a native of San Francisco, thirty-two years of age. He has behind him a valuable hotel experience, and is well known to, and esteemed by, the traveling fraternity, and his advent to the management of the Lick House, in December, 1898, was a decided acquisition both to the house and to our city. He is prominently identified with the Native Sons of the Golden West and the Masons, and is one of those all-round, fully equipped men whom nature seems to have especially qualified for general usefulness in whatever environment his lot should be cast. All San Francisco is justly proud of the Lick House, of the honored name it bears, and of the genial gentleman who so ably presides over its daily operations, making doubly welcome all who enter its hospitable portals.

GIANT POWDER CO.

Few, indeed, are the cities of the world, either in the present or any preceding age, which have so much to show in useful and valuable results, according to the length of their years as a municipal community as are shown by this great western metropolis; and yet the city of San Francisco is but in her infancy, has scarcely put off her swaddling clothes, so that it is by no means improbable that by the middle of the coming century our population shall have increased to two millions or more, and our wealth to an enormous figure, while our commerce and manufactures shall have become the wonder of two continents. What are the forces working to this end? That question admits of numerous answers, but the chief of them must be that our future depends upon our present, just as our present rests upon our past, and so "ad infinitum." Our present business equipment is a most promising precursor of future grandeur, and business men and firms of to-day are indeed fit progenitors of another and still another generation of San Franciscans, whose progress shall bring about this brilliant future destiny for the imperial mistress of the Pacific coast. Referring to some of the greater enterprises of our city, we would mention The Giant Powder Co., Consolidated. This immense concern was established in 1869, and incorporated in 1892 as The Giant Powder Co., Consolidated, under a California State charter, with a paid-up capital of \$2,000,000. The offices of this company occupy the second floor of the three-story brick building at 430 California street. Its manufactures are located in Contra Costa county, California, Clipper Gap, Placer county, California, and in Victoria, British Columbia. These combined works employ two hundred and thirty workmen. The trade of this company is of enormous proportions and steadily increasing. They manufacture dynamite, black blasting powder and sporting powders of all kinds and descriptions. The members of the company are: Louis F. Montague, president; E. B. Bond, vice-president; A. A. Sparks, secretary; and Julian Sonn-tag, general manager.

ALASKA COMMERCIAL CO.

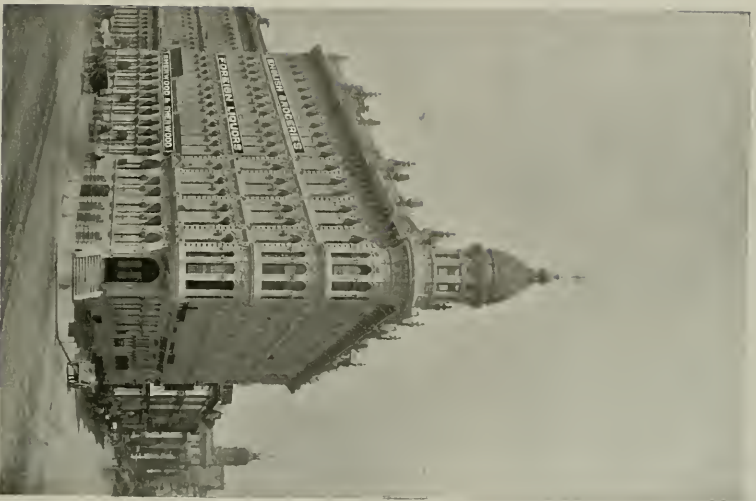
This great concern was incorporated under California state laws in 1867 for two million dollars, and own a fleet of steamers which ply between this port and St. Michael and the Yukon river, also Juneau and Cook's Inlet, Alaska, bearing vast cargoes of imports and exports to and from these ports. Their business office in this city is at 310 Sansome street. The officers are Lewis Gerstle, president; G. Niebaum, first vice-president; Leon and Louis Sloss, Jr., second vice-president and general manager respectively; Wm. L. Gerstle, purchasing agent, and Louis Greenbaum, secretary.

SACHS BROS. & CO.

The unusually favorable geographical position of San Francisco, and its admirable connection by rail and water lines of transportation with a large and prosperous scope of trade territory, has undoubtedly been a factor of no mean importance in the accomplishment of the splendid commercial results attained by this community. Among our great houses here is the extensive establishment of Sachs Bros. & Co., founded thirty-two years ago, and for the past thirteen years under the management of the present firm. They occupy the entire four-story building at 29-33 Sansome street and three floors of the building adjoining, and the trade covers the entire West, Mexico, Central America, and the Hawaiian Islands. This firm is the largest and oldest notion house in the West, and imports many of its goods direct from the British Islands and the continent of Europe. It deals in fancy goods, ribbons, hosiery, gloves, corsets, white goods, and gents' furnishing goods; in fact, everything in the notion line. The members of the firm are Lippmann Sachs, Samuel Sachs, and Mrs. Matilda Stiefel. Messrs. Lippmann and Samuel Sachs have lived in San Francisco for upward of forty years, and have been identified with every movement looking to the betterment of the municipality. Mr. Lippmann Sachs is a thirty-third degree Mason.

SHERWOOD & SHERWOOD.

The city of San Francisco may well look forward to a grand and remarkable commercial future. The splendid palaces of commerce which line our chief business thoroughfares bear ample and forcible testimony to the exceptional enterprise and progressiveness of our merchants and business men, and these staunch qualities, united to the highly favorable geographical location of our city, the populous and prosperous country surrounding us, and the unsurpassed natural and acquired resources, advantages and facilities possessed, render the present progress and future development of the trade, manufactures and commerce of this community a matter of absolute certainty. Among those leading and representative houses is the well-known firm of Sherwood & Sherwood. This concern was established in 1886 by the estate of Robert Sherwood. It succeeded to a business established in 1857. The offices and salesrooms of this firm occupy the entire four-story brick building at Nos. 212-214 Market street. The trade of this concern, which is one of the largest on the Coast, extends over the entire territory west of the Rocky mountains and extends to Hawaii, Mexico, South and Central America, and the Orient. They are importers and commission merchants, sole agents for fancy groceries, and imported and domestic fine wines, whiskies, malt liquors, and spirits, and their agencies represent the finest brands shipped from Great Britain, France, Germany, Holland, Spain, Italy, the Indies, and in the United States. They handle Burke's Guinness's porter, Bass's ale, Irish and Scotch whiskies and gin, Schlitz Milwaukee beer, Ross's Belfast ginger ale, Schramberg California wines, "Keystone," "Monogram," and "Old Saratoga" whiskies, Dewar's Scotch whiskey, Gooderham & Wort's Canadian rye, Crosse & Blackwell's English groceries, Colman's London mustard, Epps' cocoa, Fry's cocoa and chocolate, Curttie Brothers Co.'s blue label ketchup, and preserved meats, vegetables and fruits. The firm owns the Union block, corner of Market and Pine streets, in which is their business, and have branch offices in Los Angeles, Cal., and Portland, Ore.



UNION BLOCK CORNER MARKET AND PINE STREETS

GAUTHIER BROS. & CO.

This city excels as a produce and grain market, and a prominent and honorable firm devoted to this trade is Gauthier Bros. & Co., grain and commission merchants and call board brokers, established January 1, 1899, and having their business offices at 309 California street. This house prosecutes an extensive business throughout this vicinity, buying and selling grain on the commission basis and holding prominent membership in the S. F. Produce Exchange and Call Board Association, where they are classed among the most able and successful operators. The firm also carries on a large insurance brokerage trade and is known as a highly reliable concern, doing business on the most legitimate and approved principles. The firm consists of Eugene, Jr., and Emile Gauthier, aged twenty-five and twenty-three, respectively, and both prominent members of the N. S. G. W., and natives of San Francisco.

CALIFORNIA BORAX COMPANY.

This city is the headquarters of many great enterprises whose trade is world-wide. In this connection we mention the California Borax Co., incorporated a year ago, whose business offices are at 18 Post street, recently removing from the fourth floor of the Claus Spreckels building. The company have secured control of a portion of Borax lake, the greatest borax producing section known, which is in San Bernardino county, near Johannesburg, Cal., and also several of the best borax lands in the United States. On Borax lake they own 1,600 acres alone of borax land, and are erecting a factory and refinery, which will cover over an acre, with a capacity of over one hundred tons a month. Their trade is found wherever borax is used, quantities being exported from eastern and western points to every principal foreign market. A large number of men are employed and plans are under way to greatly increase operations. The men at the head of the concern are men of high standing, credit and resource. They are A. V. Davidson, president; Stephen L. Harris, secretary, the former a New Yorker, while the latter is a native of this state.

JESSUP & POPE.

This business was established in 1873 by A. J. Jessup and five years ago S. B. Pope was admitted as a partner. The offices, milling and roasting rooms are located at 213-215 Mission street, and is fitted with four large roasters and four grinders. The trade is principally confined to the city, and the business is that of roasting coffee, and grinding and packing it in convenient form for the large wholesalers and jobbers. The firm also makes extracts of figs and other fruits. Mr. Jessup is a native of New York city, seventy-two years old, and came to California by way of Nicaragua in 1851. He is a member of Veteran Firemen Association of San Francisco; also, vice-president of the Exempt Firemen's Benefit Association, which is composed of the old volunteer firemen of this city, and numbers among its members many prominent citizens. Mr. Pope is also a native of New York city, is sixty years old, and came to this city in 1859. He is a member of the Knights of Honor.

DECKELMAN BROS.

Even as nations, states, districts and tribes have their sovereigns rulers, executives and chieftains, so do business lines have their leading institutions, which represent the "ne plus ultra" of commercial development for the community or the section in which they operate, and a firm which occupies this position in the line of barbers' supplies is Deckelman Bros., the largest concern of its kind on the Coast, with commodious quarters at 106 Ellis street, and a branch house at 217 Ellis street. This concern established in 1891, and carries a complete and excellent stock of barbers' supplies and handles exclusively for this state the famous patent barber chairs and furniture of Kokeas & Melehoir Bros. Their trade, both wholesale and retail, while very large in this city, also extends throughout the West, and all its operations are on a scale of magnitude worthy of its high standing and repute for integrity, liberality and enterprise. The brothers, H. A. and A. T. Deckelman, are natives of Kansas, and pioneer residents of California. The former is a member of the K. of P. and Barbers' Protective Union, while the latter holds membership in the Order of Foresters.

JOHN KEEGAN.

One of those lines of business which has done much for the city's prosperity is that of manufacturers' representation, among which the firm of John Keegan is prominent. This house was established in 1895, and its offices and display-rooms are located in the Johnson building, at No. 120 Sutter street. The trade covers everything west of Denver, Col., and the goods it handles are of the very highest class and finest quality. He represents eastern manufacturers for woolsens, cloakings, suitings, etc., for ladies' and men's wear, and English manufacturers of Italian cloths, mohair serges, victorines, etc., a stock of staple and latest productions of which are always on hand for delivery at mill prices. Mr. Keegan has been here eleven years and stands high in the esteem of his business confreres.

WESTERN HOMOEOPATHIC PHARMACY.

Late years has given us many new branches of medical science. The oldest and most successful departure from the allopathic school of medicine is homoeopathy, the "multum in parvo" cure which has engaged the attention of thousands of leading physicians. It was to fill the demand of the practitioners of this school that the Western Homoeopathic Pharmacy was established seven years ago and found a most profitable field of usefulness. This concern, which is now under the able direction of W. W. Stocker, occupies quarters at 139 Powell street, and, in addition to a large retail patronage, carries on a wholesale shipping trade which covers the entire Pacific coast, and extends to many foreign points, including Manila and Hawaii. The house is sole agent for Boericke & Tafel's famous homoeopathic remedies, and also prepares and handles all kinds of medicines, drugs, etc., as well as toilet articles and druggists' sundries, a specialty being made of prescription work, and is the largest concern of its kind in the West. Mr. W. W. Stocker, the proprietor, is a man of experience and ability, and holds a diploma from a leading homoeopathic college. He was born in California and came to San Francisco in 1891.

ROYAL EAGLE DISTILLERIES CO.

A great house in the liquor line whose leadership has been undisputed by its contemporaries is the Royal Eagle Distilleries Co., incorporated in 1894 with one hundred thousand dollars capital stock, and occupies handsome new quarters at Market and First, recently removing from No. 112 Taylor street, with an Eastern warehouse in Kentucky. They are exclusive makers of the world-renowned "Double Eagle Old Bourbon and Rye Whiskies." The firm are also general agents for the celebrated Pabst Brewing Co. of Milwaukee, and supply the whole Pacific coast, and export to Hawaii and the Orient. The officers are William Neumann, president; George Koehler, vice-president and treasurer, and M. Koehler, secretary, all natives of Germany, residing here from twelve to fifteen years. They are all gentlemen of ability and high commercial standing.

ST. LOUIS BREWERY.

San Francisco has long been known for the excellence of its breweries and their products, and one of the reliable breweries here is the St. Louis Brewery, whose plant is located at 1524-1526 Pacific avenue. The brewery covers a large area, and its equipment is modern, up-to-date, and complete. The specialties include steam beer and porter, which stand at the "top of the heap" with all who have ever had the pleasure of sipping them. The annual output is distributed largely to the most select trade of this city. The proprietors, Mr. Henry Behlmer and Albert Freyer, are two of San Francisco's most solid, substantial, and progressive citizens, and believe in keeping this city well and prominently before the notice of the country, and in doing all things which tend to promote a better knowledge of our business equipment and resources.

ITALIAN SWISS AGRICULTURAL COLONY.

One of the great institutions of California is the above company, with salesrooms and vaults at 717 to 721 Battery street, and business offices at 518 Montgomery street. Incorporated in 1881 with three hundred thousand dollars capital stock, it owns and operates two of the largest vineyards in the United States. The one at

Madera, California, contains seven hundred and ten acres, and produces annually one million gallons of wine; while the other at Asti, Sonoma county, California, has two thousand one hundred acres, and produces annually two million gallons, and has storage capacity for three million gallons. Their city vaults contain sixty-two casks, ranging from seven hundred to sixty-three thousand gallons, with a total capacity of almost three million five hundred thousand gallons. Their specialty is the finest zinfandel and clarets. The officers of the company are P. C. Rossi, president, and A. Sbarboro, secretary.

ANCHOR BREWERY.

San Francisco is the home of many breweries whose product is the best that can be produced. Among those who manufacture steam beer exclusively is Baruth & Schinkel, proprietors of the Anchor Brewery, at 1431 Pacific street. Their beer is brewed from the very finest California hops, and great care is taken in brewing to always have it of uniform quality. The brewery is fitted out with the very latest improved machinery, and nothing is left undone to place beer on the market to perfection. The yearly output of this brewery is some ten thousand barrels, and it requires the services of fifteen employees. Steam beer is becoming more popular as the favorite beverage of the people. It is healthy, as well as being a tonic, and when one drinks it as brewed at the Anchor Brewery it is truly a delicious beverage. The members of the firm are Ernest F. Baruth and Otto Schinkel, Jr., both of whom, like so many of our successful citizens, were born in Germany. These gentlemen are wide-awake, progressive business men, and believe in up-to-date ideas in the brewing of beer.

CROWN SODA WATER COMPANY.

One of the oldest and best known firms in its line is the Crown Soda Water Company, makers of Schmidt & Co.'s Stockton Sarsaparilla and Iron Water, and Sach's Pruden's ginger ale, located at 153 New Montgomery street, Jas. I. Bliven & Co., sole proprietors, established at Stockton in 1854, and after some years in La Grande and Marysville, came here in 1880. In addition to the above-named beverages, they

manufacture all kinds of lemon, sarsaparilla and raspberry soda water, crabapple cider, navel orange cider, Pacific congress water, congress seltzer water, and apollinaris. These goods are made from the purest fruit juices and flavors and distilled carbonated water, and are recommended by leading physicians. Mr. Bliven is a native of Connecticut, and one of California's pioneers.

SCHUSTER RAILROAD BREWERY.

A pure brew is now conceded to be a public benefaction. One of our prominent brewing establishments is the Schuster Railroad Brewery, whose plant is located at 423-427 Valencia street and covers a large area. It is a most complete brewing establishment, and its equipments and appointments are modern and complete. This concern was established nearly forty years ago by F. Schuster, and was succeeded by his son, F. P. Schuster, who has since conducted the business with sagacity and ability. With a presence born of long and practical experience, Mr. Schuster has, by continuous experimenting and never-ceasing improvement, brought the product of his brewery to a high pitch of excellence. Personally speaking, Mr. Schuster is a native of San Francisco and is one of the most solid, substantial and progressive citizens of this community.

AMERICAN BREWERY.

San Francisco has the honor of being the home of brewing establishments, producing an article which is brewed in no other locality—namely, steam beer. One of our most prominent, as it is the oldest brewery in the city, is the American Brewery, of which A. E. Kroenke is manager. The plant is large and commodious, and the equipment is complete and up-to-date. The output consists of the finest grade of steam beer, which cannot be excelled for fine quality by any other establishment in the city. The great success of the American Brewery has not been accomplished by chance, but has legitimately resulted from a combination of energy and experience, wisely directed toward the satisfactory service of the trade. Personally speaking, Mr. Kroenke is a native of San Francisco, twenty-eight years of age. He is a business man of ability, and a broad, liberal, progressive citizen.

WICHMAN, LUTGEN & CO.

The wine and liquor business has been highly developed here and which is for the most part in the hands of firms, individuals and corporations which are in the highest degree creditable to our community. One of our most reputable wholesale wine and liquor houses is Wichman, Lutgen & Co., of Nos. 318-322 Clay street. This house was established in 1876 by Messrs. H. P. Wichman and John Lutgen, and Mr. Fred Staude bought into the firm in 1892. Their plant consists of a substantial three-story and basement brick building of extensive floor space, well adapted to the purposes of their business and capable of easily accommodating a large aggregation of stock, such as is always carried by the firm, and which comprises the standard brands of pure rye, bourbon and other whiskies, choice brandies, imported and domestic wines of many kinds and varied vintage, also cordials, bitters and well-nigh everything necessary to fill every requirement of the numerous constituency of retailers who are patrons of this house. They own a distillery at Owensboro, Ky., and are sole proprietors of "Old Gilt Edge" whiskey. They sell free and in bond and always carry a large stock in their store, beside what they carry in warehouse; and they also blend and rectify. Their goods are admirably adapted for a first-class drug, hotel and club trade, and the trade of the company now extends throughout the Pacific coast. In its quarter of a century of business activity this house has ever been noted for high business principles, honorable methods and conscientious regard for the best interests of their patrons. Mr. Wichman and Mr. Lutgen are natives of Germany, but have lived in San Francisco many years, and Mr. Staude is a native of this city. Mr. Wichman is a member of the Odd Fellows, Mr. Lutgen of the Masons, and Mr. Staude of the Knight Templars and Native Sons.

MONTEALEGRE & CO.

This company was incorporated December 18, 1891, with a capital of five hundred thousand dollars, and is one of the largest wine producers in the state of California. Its offices are located on the second floor at 230 California

street, and its vineyards, which contain seven-tenths hundred acres, all in bearing, extend from Irvington, Alameda county, to Mission San Jose. The winery, which is at Irvington, is a large three and a half story brick building, one hundred and forty by two hundred and twenty feet in area, and whose wine cellars have a capacity of one million two hundred thousand gallons. During the vintage season the vineyard employs over two hundred people, and their production is nearly four hundred thousand gallons a year. The officers are C. F. Montealegre, president; J. J. Scribner, vice-president; F. G. Montealegre, secretary; and Miss M. T. Montealegre, assistant secretary. Mr. C. F. Montealegre is a native of Costa Rica, thirty-eight years old, a thirty-second degree Mason and Knight Templar, member of Golden Gate Commandery No. 16, and San Francisco Consistory No. 1, and was one of the organizers and first secretary, and now vice-president of the California Winemakers' Corporation. F. G. Montealegre is a brother, and also a native of Costa Rica. J. J. Scribner is a native Californian, and Miss M. T. Montealegre is the sister of the president and secretary. The Montealegres are also in the foreign importing and exporting business, especially in the Central American states, their main business being the importation of coffee and the exportation of California and other products.

CAFE ZINKAND.

In the city of San Francisco there is, perhaps, no place so dear to the heart of those who appreciate the good things of life as our leading refreshment resort, the Cafe Zinkand, the largest, best, and most popular cafe in this city. This establishment was opened to the public in 1895, by Chas. A. Zinkand, whose reputation as a host and public entertainer has been known to the public for many years. Located at Nos. 923 to 929 Market street, on the lower floor of the Emma Spreckels building, covering a floor space of almost fifteen thousand square feet, is very handsomely and tastefully decorated, and the tables, which are capable of seating six hundred people at once, are spread with the snowiest linen and the finest plate. Almost a hundred attendants, cooks, waiters, etc., are employed, the basement being utilized as a bill-

iard hall. The cuisine of the Cafe Zinkand is the best. Aside from the excellence and diversity of the cuisine is the music, which is discoursed every evening between seven and eight and nine and twelve. The strains of Stark's Vienna Concert Orchestra is under the able and efficient management of Herr Ferdinand Stark. Mr. Chas. A. Zinkand is one of our oldest citizens and a prominent club man. His two sons, F. J. and W. C. Zinkand, are natives of this city. The former is a Mason, while the latter belongs to the N. S. G. W.

COLUMBIA BREWING CO.

That beer is the national beverage there can be no dispute, and San Francisco long ago became the home of the best beer brewed. While this city has world famous breweries, it also has smaller ones, whose excellency of product rivals that of the greater ones, and there is no more justly famed beer on the Pacific slope than that of the Columbia Brewing Company's celebrated Peerless steam beer. This brewery, located at 326 Clementina street, has only been established three years, and is certainly to be congratulated on the headway it has made, both as to the popularity of its steam beer with the general public, as well as the large business it has built up in such a short space of time. It is certainly a perfectly appointed brewery, and its output is seven thousand barrels per annum. Its large steam beer kettle has a capacity of sixty barrels; it has a fifty-horse power boiler, pump, and engine of the very latest design, a mill for grinding barley, and a hydraulic mash machine and "cooler." The water used is obtained from an artesian well on the premises. Steam beer is brewed here exclusively. It is delightfully clear and sparkling, and as only the very finest California hops and barley are used, it is no wonder that its product leads all others. The manager and treasurer of this company is H. D. Ulrichs, whose energy, industry, and perseverance has built up a business which is steadily increasing in magnitude and volume, and owing to skilled employees, the best of material, and the latest improved machinery, Columbia Peerless steam beer bids fair to pose as a "world beater."

NATIONAL ICE COMPANY.

The above company, with offices at 327 Market street and factory near Eighth and Townsend streets, was established seven years ago. The members of the company are N. Ohlandt, president; John A. Buck, vice-president; J. T. Donahue, secretary and treasurer, and Joseph Martin, superintendent.

JOHN PERRY, Jr.

One of the prominent members of the local Board of Trade is our pioneer citizen, Mr. John Perry, Jr., at 411 Montgomery street, who is the oldest stock broker in America, having began his career in 1837 as a member of Boston Stock and Bond Exchange, when but twenty-two years of age, and in 1850 he came to the Pacific coast. He was instrumental in organizing our stock exchange, and has been connected with the development of many great enterprises. He is a native of New Hampshire, born in 1815.

THE DEWEY AND THE ALPHA.

Among our rooming houses we would mention the "Alpha," at 5 Market street and 8 East street, opposite the Oakland ferries, established three years ago. The same proprietors also own and operate The Dewey, at 32 East and 47 Steuart streets, opened May 1st last, which contains seventy rooms, electric lights in each, in a new brick building, which are rented by the day, week, or month, and the office is kept open all night. The proprietors are Mr. and Mrs. J. Lufkin, the former a pioneer of '49, and hails from Massachusetts, and the latter a native of New York.

REED PICKLE WORKS.

The above concern was established in July, 1898, and is the successor of the New South End Pickle Works, and Chas. Shrakkart, and is located at 718 Bryant street. It supplies all the first-class hotels, restaurants and groceries, among which is the Cafe Zinkand, Louvre, New Louvre and Pabst Cafe. They are manufacturers and wholesalers of sauerkraut, ketchup, horseradish, mustard, chow-chow, sauce, vinegar, oil, etc., and make a specialty of Reed's German Pickles and Reed's home-made, pure food tomato catsup.



UNITED STATES MINT, SAN FRANCISCO.

ORIGINAL CREAMERIE RESTAURANT.

In view of the extensive growth of this city it would be difficult to predict the possibilities of the future or to limit the probabilities of its future expansion. Present conditions seem to indicate that our city is but embryonic of what it is destined to become before it passes the half-way mark in the new century so close at hand. In this review we wish to mention the leading lines of business, and conspicuously prominent in the restaurant line is the reliable Original Creamerie, at 865 Market street, opposite the ruins of the Baldwin Hotel, established six years ago by Mr. L. C. Riggs, and for the past five years under the management of Mr. Frank W. Marston. There

are a number of creameries in this city, but they are all invariably copied after the plan of this establishment, which was the pioneer in this particular line. The dining-room, which is large and spacious, is kept scrupulously clean and neat, and has a seating capacity of one hundred and twenty-five. All the cooking and baking is done by skillful cooks in its employ, and patrons are attentively served by dextrous and courteous attendants. It is open at all hours of the day and night, and its conspicuously yellow front cannot fail to attract the attention of the public. Mr. Frank W. Marston is a native of this state, was formerly in the hotel business, and is a member and past president of the Native Sons, a well-known Knight Templar, and an Odd Fellow.

WESTERN BRASS WORKS.

The vast amount of machinery used in San Francisco makes the brass-workers' trade an important one. Among those engaged in that line is the Western Brass Works, owned by Zollver, Lawlor & Pitman, at 106 First street. Their specialty is brass, bronze, phosphor bronze, lead, and all kinds of metal castings, and ship work of all descriptions, soda water machinery, etc. A tremendous increase in their business has compelled them to keep their plant in operation almost day and night, and a removal to larger quarters is in contemplation. The business was established in 1895 by Messrs. Zollver and Lawlor, who are both expert mechanics, while Mr. Pitman was recently admitted to the firm. He attends to the office work. Mr. Zollver is a native of San Francisco, and a Mason. Mr. Lawlor was born in Massachusetts fifty-five years ago, and has lived here thirty-three years. Mr. Pitman was born on the high seas and claims America as his nativity.

PACIFIC BONE, COAL & FERTILIZING CO.

The agricultural districts of California are the most productive in the world, and great is the demand for fertilizers and animal products, a large portion of which is supplied by the above company, whose offices are at 612-614 Seventh street, with works on the San Bruno road, San Mateo county, covering several acres. This concern established twenty-one years ago and incorporated in 1890, with A. Haas, president and manager, and S. Peiser, assistant manager and chemist. They manufacture animal charcoal, fertilizers, bone-meal, sulphate of ammonia, and all grades of glue by a new and improved process, which insures the best results in their use, and also deal in potash salts, kainit, nitrate of soda, and other chemicals. They are also manufacturers of glue which is shipped all over the Pacific coast, Australia, Hawaii, Philippines, and islands of the Pacific, the major portion, however, going to New York city. Their glue product is inadequate to supply the demand, they being able to sell five times the output, but are unable to secure sufficient raw material for its manufacture.

AMERICAN IRON WORKS.

The above concern was established by Mr. J. H. Carah, the present proprietor, ten years ago on Fifth and Bryant streets, and afterward moved to No. 515 Sixth street, where he occupies a large building, and his work finds a market locally and in Central America, Mexico, Hawaiian islands, etc. They also carry new and secondhand machinery, such as engines, boilers, amalgamators, concentrators, quartz mills, shafting, hangers, pulleys, for mining and manufacturing purposes; also manufacture wood scouring and wood working machinery. Mr. Carah is the inventor and manufacturer of Carah's lightning belt clamps, for rapidly lacing belts, thus saving time and expense. Mr. Carah had the contract for repairing the machinery at Miller, Sloss & Scott's, recent fire. He has been in this city for twenty-two years, and belongs to the Red Men, A. O. O. F., Knights of Honor, Companions of Foresters and Masons.

CALIFORNIA CAFE.

A branch of business which has attained extensive proportions here, and one which is indispensable to any city, is that of the restaurant line. Among the many to be found in our city we would mention the California Cafe. This establishment was founded ten years ago, and it occupies the lower floor of the three-story frame building at 17 and 19 Powell street, covering an area of two thousand five hundred square feet, and requiring the services of twenty employees. The firm runs a general bakery, confectionery, coffee, oyster and short order house, and make a specialty of supplying balls, parties, weddings, etc., with all kinds of cakes and flavored ices. The dining room will seat one hundred and twenty-five people, who are waited upon by attentive and courteous employees. The proprietors are Louis Haub and his brother, Charles Haub. Both these gentlemen, like so many of our useful and successful citizens and business men, were born in Germany. They have been many years in California, and are wide-awake, progressive and public spirited, thoroughly in touch with the needs of their patrons, and occupying an enviable position in the esteem and confidence of the general community.

G. W. EMMONS COMPANY.

In a great shipping point and commercial metropolis there is always more or less forwarding incident to travel, moving and freighting. Engaged in this line are many large organizations, but none better known than the G. W. Emmons Co., established in 1879 by Mr. Emmons and recently incorporated on a \$50,000.00 basis. Their premises and warehouse are located at 212 California street. An immense trade is carried on, including all kinds of heavy work, such as machinery and safe moving, twenty-five wagons and trucks and forty employees being kept busily engaged in the traffic. A specialty is made of distributing and assorting the contents of mixed cars consigned to them by Eastern manufacturers, and all kinds of piano and furniture moving executed with skill and care by experienced men, packing and shipping being also done, if desired. The personnel of the firm includes Messrs. G. W. Emmons, president and treasurer, and Chas. P. Fonda, vice-president and secretary. Both are natives of California.

BRODE & CLARK IRON WORKS.

In this review of our progress we desire to mention the old and reliable Brode & Clark Iron Works, 305-307 Howard street, established twelve years ago by Mr. R. Brode, and incorporated in 1892. Mr. Clark later retired and his interest was purchased by G. C. Bauer, the old name being retained. The firm's plant occupies the entire two-story brick building, with a floorage of fifteen thousand square feet, and employ from ten to fifteen men. This house has furnished the constructional ironwork for the Jeannings building, corner Mhuna and Third streets, the Mission High School and many others. It constructs all kinds of steel and ironwork for buildings, bridges, vaults, boilers, etc., also doing sheetiron and grill work. Personally, the firm's interests are vested in R. Brode, president, and G. C. Bauer, secretary. Mr. Brode comes from Germany; he has made his home here for eighteen years and belongs to a number of leading German orders. Mr. Bauer is a Native Son, well known in this city, and, with his partner, holds membership in the Merchants' Association.

C. M. MANN.

We can safely venture to assert that there are more old established business concerns running from

periods of existence of from ten to twenty years in active business in San Francisco to-day than are to be found in any other city of the Union this side of the Alleghenies. If this teaches anything, if it points any moral, as it surely does. It teaches that our business builds upon the solid foundation of sound and irrevocable business principles, and furnishes an inspiring example worthy of universal emulation. One of the finest business concerns in the city of San Francisco, which is full of live enterprise, pushing, progressive, and which possesses all the desirable commercial features, elements, and characteristics of success, is the well-known firm of C. M. Mann, wholesale wine and brandy dealer. This business was established in 1859 by I. De Turk, who was succeeded by C. M. Mann in 1889. The business office and salesrooms of this house are situated at 216, 218, and

220 Sacramento street, and 221 Commercial street. They are fine, substantial, and capacious, and cover a floor area of four thousand seven hundred and ninety-five square feet, well adapted to the purposes of their business, and capable of easily accommodating a large aggregation of stock. The business of the firm requires the services of a dozen or more employees and four traveling men, and its trade, while covering the entire Pacific slope, and hav-



ing representatives in all the principal eastern cities of the Union, extends to Mexico, Central America, Hawaii, the principal Asiatic ports, and those of the islands of the South Seas. The firm deals exclusively in California wines and brandies, and it is the possessor of large vineyards in Sonoma county, California, which during the vintage give employment to a large number of people. The brand of this firm upon a cask or package of goods is everywhere regarded as the best guaranty of the purity and reliability of its contents, and this fact is particularly appreciated by the first-class hotel, club, and drug trade. Mr. C. M. Mann, the proprietor of this important enterprise, is a native of New York, where he was born in 1860. He is a graduate of Trinity College, and was in business in New York and Chicago previous to his arrival in California in 1881. After coming here he was cashier and bookkeeper for the Eisen Vineyard Co., and afterward secretary for the same company during a period of three years. Then for a time was connected with W. T. Coleman & Co., and when it failed became Pacific coast manager for I. De Turk, whom he succeeded in business in 1889. Mr. C. M. Mann is a wide-awake, alert business man.

COLLINS & WHEELAND.

One of the oldest and finest wine-rooms and grills in the United States is that of Collins & Wheeland, at 229 Montgomery and 511 California streets. This place was established by S. P. Collins in 1863 and was joined later by Mr. Jas. Wheeland, who after ten years of partnership died and was succeeded by Mr. Samuel Wheeland, his brother. In their place can be seen wines which are fifty years old, but are not for sale, the firm having the ambition to rival the holdings of the German Rathskeller at Bremen, Germany, and reach the century mark. In their grill may be seen each day the prominent men in every walk of life. Personally, Mr. Collins was born in Vermont, seventy-two years ago, and came here in 1849. He is a Royal Arch Mason, and belongs to other orders. Mr. Wheeland is a native of Nova Scotia, forty-four years old, and came here thirty years ago. He is a member of Yerba Buena Lodge.

LUKE MARISCH & CO.

With the finest harbor on the Pacific Ocean, San Francisco commands a mighty commerce, and this city with its suburbs is fast approaching a half-million inhabitants.

Among the many lines of trade which here flourish is that of the liquor business, and one of the leading establishments is the firm of Luke Marisch & Co., which was founded by its present proprietors in 1895. The offices and salesrooms of this concern occupy the lower floor and basement of the two-story frame building at 230 Third street. The trade cover the entire Pacific slope, and is entirely wholesale, selling principally to hotels, clubs, druggists and retailers.



LUKE MARISCH.



L. C. SHALK.

They are sole agents for the Gold Crown Distillery and handle "AAA Old Valley," Hermitage, McBayler, and Old Crow whiskies. They always keep about one hundred barrels in stock, and from one hundred to one hundred and fifty in the Golden Gate Warehouse to age. Mr. Luke Marisch is a native Californian, thirty years old, and a member of the Eagles, Foresters, Y. M. I., Pacific Coast Travelers' Association, and Coopers' Union. Mr. L. C. Shalk was born in Germany, is thirty-one years old, and came to this city when a child. Both are progressive business men and stand high in the esteem of the trade.

SUTTER HOME VINEYARD.

The object of this work is to convey to our readers some conception of the splendid growth of the commerce of this city and what manner of firms have been prominent in our advancement. Among others, we refer to the Sutter Home Vineyard, of which E. Leuenberger is proprietor. This vineyard was started in 1894, and contains one hundred and sixty acres, thirty of which are in wine grapes. The office is located in handsome offices at 129 Post street, and their specialty is dry wines, table claret, zinfandel, reisling, burgundy, hock, etc., and the trade of the house covers the entire Coast, with branch offices in New York and Walla Walla, Washington. Mr. Leuenberger is a native of Switzerland, thirty-eight years of age, fourteen of which have been spent in California. He is a prominent member of the Swiss Society.

THE BELMONT WINE ROOMS.

San Francisco, the metropolis, in population is fast approaching five hundred thousand in number, and thus furnishes a field for a great local trade. Among the many lines of local trade which here flourish, the bar and wine rooms occupy a by no means insignificant place, and have done much toward the general prosperity of the city. Among the many well-conducted resorts throughout the city, we would mention the Belmont Wine Rooms, of which W. W. Moore is proprietor. This place was established one year ago by its present proprietor, who has been well and favorably known in the same line for the past fifteen years, and occupies the lower floor of the three-story building at 41 Sutter street. The bar-room is handsomely finished in natural woods and adorned with French plate mirrors and works of art. In the rear are a number of private rooms and a sumptuous lunch is provided every day from 11 A. M. to 2 P. M. This house handles the best brands of whisky and the choicest vintages of wine, and English ale and porter is always fresh on tap. Mr. W. W. Moore is a native of Philadelphia, aged forty-nine years, and has been fifteen years in this city, and is a member of the Masons.

THE ROSENBLATT CO.

In the liquor line there are few houses better known than the Rosenblatt Co., established many years ago and incorporated in 1889. They occupy the brick building at 113-115 Pine street, where they have been since 1893. Previous to that time they were located at 315 Sacramento street. They employ twenty-five hands, and a number of traveling salesmen, and their trade covers the United States, Central America, Mexico, and British Columbia, and an export trade. They handle exclusively California wine products, and make a specialty of fine brandies, sweet and table wines. The officers of the company are M. W. Rosenblatt, president; A. S. Rosenblatt, vice-president, and E. S. Rosenblatt, secretary and treasurer. The company consists of seven brothers, all Californians.

WM. HOELSCHER & CO.

The above house was established in 1862 by Wm. Hoelscher, who died in 1880. The firm was reorganized by Mrs. E. Hoelscher, Edmund Schnutenhaus, and Louis Pockwitz in 1882, and is still conducted by them. The office and salesrooms at Turk and Taylor streets occupy about ten thousand square feet of floor area, and also utilize the basement of the Wilson block opposite, where two hundred and fifty thousand gallons of dry and sweet wines are always kept. This comprises only a small proportion of the yearly output of their winery at Geyserville, Sonoma county, California, the capacity of which is between four hundred thousand and five hundred thousand gallons. They handle imported wines and liquors, in addition to domestic wines and brandies. Their specialty is "Monarch" whiskies, which they sell free or in bond. Mr. Pockwitz was born in Germany fifty-six years ago, and has lived in this state thirty-six years. He is a member of the A. O. U. W., Knights of Honor, and Teutonia. Mr. Schnutenhaus is also a native of Germany, forty-nine years old, and came to this city while young and has been in the liquor business for the past thirty years. He is a member of the A. O. U. W., the Knights of Honor, the Arion, the Turn Verein, the Knights of Pythias, and Teutonia.

EISEN VINEYARD CO.

In 1873 Mr. F. T. Eisen purchased six hundred and fifty acres near Fresno, and planted five acres in fine wine grapes, and established the first vineyard near Fresno. Two years later he increased his vineyard to one hundred and twenty-five acres, and so on until the entire tract was planted, which is now valued at five hundred thousand dollars. The annual production is now two hundred and fifty thousand gallons, with a storage capacity of eight hundred thousand gallons. The company handle only their own goods, which are distributed from their city establishment, where they occupy and own the handsome four-story building at No. 12 Stevenson street. These wines received medals for superior excellence at the World's Fair, at Dublin Exhibition, and at every exposition where they have been entered. From thirty to sixty men are employed, and their specialty is tokay, ports, sherries, muscatel, and angelica. The business is in the hands of Mr. E. T. Sagar, manager of the estate of the late F. T. Eisen, who is a native of this state.

KUHLS, SCHWARKE & CO.

One of the most reputable of our wholesale wine and liquor houses is that of Kuhls, Schwärke & Co. This concern was established in 1887 by Kuhls & Schwärke, but the former has been the sole proprietor for the past three years. The offices and wine cellars occupy the basement under the Thurlow Block, at 123-129 Sutter street, and requiring the services of eleven employees and three wagons. The house has eleven tanks in the basement, holding 2,600 gallons respectively, besides bottled goods and casks, barrels, etc. Its trade covers the entire Pacific Coast, and it deals in foreign and domestic wines and liquors, making a specialty of Log Cabin and Gold Water Bourbon whisky. In the cellar over 30,000 gallons of wine and liquors are stored, in addition to a large quantity in different warehouses throughout the city. Mr. Fred A. Kuhls was born in Germany in 1848, and has been in California for thirty years. He is a prominent Mason, and belongs to several other societies.

FARNSWORTH & RUGGLES.

Among the many concerns devoted to teaming, the largest, oldest and best in the city is Farnsworth & Ruggles, at 100 California street, established and incorporated many years ago. They own thirty-five teams and one hundred and twenty horses, and make a specialty of safe, machine, and other heavy hauling. Mr. D. L. Farnsworth, the founder and proprietor, is a native of New England and came here in 1858. He was engaged in mining for some time and later entered the water business, of which his uncle, D. M. Locke, was the supervisor. Previous to establishing the present enterprise he was interested in the dairy business. Mr. Farnsworth served in the board of Supervisors some years ago, acting as chairman of the street committee, and was one of the organizers of the Draymen's and Teamsters' Union.

W. L. HOLMAN.

The last ten years has witnessed a marked increase in high buildings. Space on floors six, eight or ten stories high are nearly as valuable as the ground floor. This has been made so by the use of elevators. Among recently established concerns is that of W. L. Holman, who do car, elevator and general millwright work at 210 and 212 Fremont street, where they occupy the entire two-story building, covering a floor space of fourteen hundred square feet. Established in 1893 by Mr. W. L. Holman, the present proprietor, they employ a number of skilled workmen, who turn out some of the finest street, railroad and freight cars in this country. Their elevators are in the Odd Fellows' Hall, old Superior Court building, Fubst building, Press Club building, Smith's Cash Store, and many others. Their output is shipped over the entire Pacific coast and they can compete with the largest eastern establishments. They have furnished rolling stock to Sutro electric lines of S. F., Mount Tamalpais Railroad and the Salinas City Railroad. They also make dumb waiters operated by either electricity, water or hand. Mr. Holman was born in Canada, fifty years ago, and has lived half his life here. Mr. J. W. Riess, the manager, is a native of Germany, thirty-three years old, and a member of the Masons.

ARMER & WEINSHENK.

One of our best-known importing and supply houses is Armer & Weinschenk, importers of watch materials, tools, jewelers' supplies, etc., whose handsome salesroom is located in a four-story brick building at 107 Sutter street. This house was established ten years ago, and has become one of the largest of its kind in the West. It imports direct from the great European markets the latest and best goods, and in such quantities as to allow of their disposal at rates far below those of their smaller competitors. Twelve assistants are employed in the city house and three traveling salesmen cover every portion of the Pacific coast states. Messrs. A. M. Armer and Chas. Weinschenk, the proprietors, are both Native Sons, and have lived nearly all their lives in this city. The former is a Mason and the latter a member of the Odd Fellows.

LA GRANDE LAUNDRY.

A conspicuous example and illustration of enterprise is presented in the development of the La Grande Laundry, organized three years ago, and has built up one of the best businesses in the city, catering only to the very highest class of work and ever maintaining the highest standard of excellency in every branch of perfect laundering. The laundry proper occupies an immense building on Twelfth street near Howard, specially fitted and equipped with the most modern machinery and appliances for doing the very highest class of work in every branch. The company uses natural spring water, and to further insure perfectly clean and absolutely healthy work, manufactures all the materials used in the various laundering processes. The best established scientific methods and the most scrupulous sanitary care is maintained. The main office of this establishment is located at 23 Powell street, near Ellis, and it has a branch office at No. 11 Taylor street. This concern requires the services of three hundred and fifty employees, and a perfected delivery service of thirty wagons. The officers of the company are John Hammond, president; and S. M. Hammond, secretary.

F. B. JOYCE OIL CO.

Among the large houses that have a time-honored reputation here in their special line of trade is the F. B. Joyce Oil Co., importers and dealers in illuminating and lubricating oils, established here ten years ago by F. B. Joyce. Its offices and salesrooms occupy the entire one-story brick building on the northwest corner of Seventh and King streets, requiring the services of twelve employees and six wagons. The trade, which is principally of a wholesale character, covers the entire Pacific coast. It deals in illuminating and lubricating oils, and a large stock is carried at all times, every description of oils and greases, belt dressings, cylinder and engine oils of highest fire test, boiler compounds, compression grease cups, lubricators, etc. Mr. R. P. Chase, the proprietor, was born in San Francisco, and was in the same line of business previous to purchasing this house.

J. H. CURLEY CO.

Though the male members of the human species can hardly be classed among the votaries of fickle fashion, to which the gentler sex incline, it must be admitted that the Bard of Avon was, in the main, correct when he said: "The apparel oft proclaims the man." It is in this connection that we wish to refer to one of our leading merchant tailoring houses, J. H. Curley Co., who occupy the lower floor at No. 14 Geary street. This house has been in active operation for thirty years. It was first located at No. 14 Montgomery street, later at No. 846 Market street, and in 1898 removed to its present quarters, which are among the largest and finest in the city. The firm employs twenty-five skilled journeymen tailors and commands the patronage of a large number of our best people. Its stock of suitings includes the finest products of this and other countries, and every garment turned out is a triumph of artistic skill and workmanship. J. H. Curley, president, was born in New York in 1851, and came to San Francisco in his boyhood. He is a valued and prominent member of the Knights of Honor and Elks. Thos. J. Curley, secretary-treasurer, prides himself on being a native of this city. He is thirty-three years of age, and holds an influential connection with the Native Sons and Olympic Club.

HAYES VALLEY BREWERY.

The well-known Hayes Valley Brewery, located at 512-514 Grove street, was established thirty-three years ago, and since 1883 has been under the management of Frederick Boese and Richard Jurgens. This brewery is now on the high road to prosperity, and its steam beer and porter has a most enviable reputation, and is the superior of any other on the market. Its excellence is due to the fact that nothing but the choicest of California hops and malt are ever used, under the supervision of one of the most skillful master brewers on the Coast, Henry Gartelmann, who is a veteran in the business. The water used is artesian, and it is well known that good beer and porter cannot be made without the use of pure water. This brewery also conducts the Druessdom Bottling Co., located at the corner of Mason and Kent streets, and managed by Mr. John Druessdom, and which does a large business, bottling beer and porter, the products of the Hayes Valley Brewery. Messrs. Boese and Jurgens are both practical men, and, like so many of our most valuable and useful citizens, were born in Germany.

S. H. ATCHISON.

The extensive introduction of steam beer as a popular beverage in this vicinity has opened up a demand for many lines of work. The most valuable mechanical appliance used in this connection is the Atchison Steam Beer Governor, a glass or metal device by which the beer may be drawn from the cellar or other convenient place, clear, cool and sharp, without venting the barrel. Mr. Atchison opened an establishment four years ago for the purpose of manufacturing and introducing his appliance on an extensive scale. He occupies the lower floor and basement of the building at 112 Second street, employing an efficient force of skilled operatives and traveling men, and making, in addition to the "Governor," a number of patented appliances such as beer pumps, etc. A large trade is carried on throughout the coast states, which is mostly conducted through brewers, and almost every saloon in San Francisco has been supplied. Mr. Atchison is a Native Son, thirty-one years old.

STEVENS, ARNHOLD & CO.

One of our most reputable wine and brandy producers and manufacturers is the firm of Stevens, Arnhold & Co., established fifteen years ago as the Inglenook Vineyard Agency, and incorporated in 1896 for three hundred thousand dollars. Their offices and cellars are at Stanford and Townsend streets, the capacity of the cellars being two hundred and fifty thousand gallons. The vineyards are at Rutherford, Napa county, California, and contain about three thousand acres, three hundred in vines, having a cellar capacity of five hundred thousand gallons, and employing steadily twenty-five men, and two hundred people during the vintage. Four hundred thousand gallons of wine and brandy are always kept on hand to age, and their trademark, "Inglenook Vineyard," is known the world over. The officers are Wm. E. Stevens, president; Benj. Arnhold, vice-president and treasurer; and H. N. Lange, secretary. Mr. Stevens is a native of Pennsylvania and an old resident of this city. Mr. Arnhold is a native of Germany, and came here in 1876, and Mr. Lange is a native of San Francisco.

M. A. GUNST & CO.

There is no firm of greater importance in its line in the West than the old-established house of M. A. Gunst & Co, whose wholesale depot and office is at No. 203 Kearny street, with branches at various places throughout the city, and at Portland, Ore., and New York City, and also a clear Havana factory at Key West, Fla. The house was established in 1879, and was incorporated in 1889 with one hundred thousand dollars capital stock. The house is sole agents on this Coast for: Kerbs, Wertheim & Shiffer, New York; M. Stachelberg & Co., New York; Guerra, Diaz & Co., Tampa, Fla.; R. & W. Jenkinson Co., Pittsburg, Pa.; Lurline Aristocratica factories, Havana; M. Melachrine & Co., Cairo, Egypt; Ph. Morris & Co., London, England. The leading brands are "Gen. Arthur," "Leland Stanford," "Aristocratica," "Lurline," "Sandow," "Cameo," and "Speckled Beauty." The firm consists of M. A. Gunst, president; A. I. Esberg, vice-president; H. Lachman, secretary and treasurer.

KOLB & DENHARD.

There are many liquor houses whose names on a label are a guarantee of honesty and purity of the contents, but of no house may this more truly be said than of Kolb & Denhard of 417-419 Montgomery street. This house has been in business since 1890 at 422 Montgomery street, when in February of the present year, increasing trade necessitated larger quarters. They occupy the entire lower floor and basement, containing about ten thousand square feet of floor area. They wholesale and retail, and give employment to a dozen men. They are sole agents for Shank's Ginger Ale, Lilt-thaner Stomach Bitters, and "Canteen" and "Nonpareil" rye and Bourbon whiskeys. They are direct importers of Cognac, liquors, wines, etc., and usually carry about twenty-five thousand gallons of the latter. E. A. Kolb was born in Monroe, Wisconsin, in 1863, and came to California in 1869. He is a member of the Corinthian Yachting Club. Mr. Denhard is a native of San Francisco, twenty years of age. Both are popular, public spirited and up-to-date.

EGGERS VINEYARD CO.

One of those corporations which have done much toward the commercial advancement of this city is the Eggers Vineyard Co. This company was established December 11, 1895, and incorporated for \$400,000. They succeeded the firm of Eggers & Co., who planted the vineyard at Fresno, Cal., in 1879. The offices are on the second floor, at 214 California street. The vineyard is located at Fresno, and covers seven hundred and sixty acres, employing during the vintage about one hundred people. The trade covers both the local and eastern markets, and the wines made are principally port, angelica, muscat, sherry, and brandy—a large quantity of raisins are also annually cured. They also ship quantities of green fruits east. This vineyard is one of the largest in the State, and its name is sufficient to guarantee the goods to be choice and of superior quality. The company consists of Mrs. S. Eggers, president; Herman C. Eggers, vice-president; and A. F. Wissel, secretary.

JOSEPH BYRNE & CO.

Among the importers and jobbers of fine woolsens, worsteds and cassimeres, applying the broadest sense of the term, no house is more thoroughly representative of modern progress and intelligently directed enterprise than that of Joseph Byrne & Co., located at 1065 Mission street. This firm was established five years ago by Joseph Byrne, the sole proprietor, and its offices and salesroom occupy handsome quarters on Mission street near Seventh, requiring the services of six employees and three traveling men. The trade of the house covers the entire Pacific Coast and extends into Idaho, Montana, Nevada and Arizona, and it handles exclusively fine imported woolsens, worsteds and cassimeres, and not dealing in tailor's trimmings. Mr. Joseph Byrne was born in Ireland thirty-five years ago, and has been a resident of this city for the past eighteen years. Mr. Robert Marquis, the manager, is a native San Franciscan, twenty-seven years of age.

SMITH'S CASH STORE.

One of the most solid business institutions in this city is Smith's Cash Store. Their commodious and handsome premises, at 25 and 27 Market street, occupy the entire six-story building, which was built for and is owned by the company. They do both a large wholesale and retail trade, the former throughout the entire West. The company was first established in 1881, and incorporated for \$200,000. Their building is a six-story compressed brick, built about two years ago. Their motto, "We sell everything," which is used by Smith's Cash Store, is no idle boast, for they carry a complete line of dry goods, dress goods, notions, gents' and ladies' furnishings, boots and shoes, cloaks, furniture, groceries, confectionery, and, in fact, everything carried in a first-class department store. From 150 to 200 employees find work here, and one of the features of the business is their extensive mail order department, which is most complete and thorough in all its details and handles more mail than any other house on this Coast. Some idea of the immense amount of mail received by this company can be formed by the fact that the

postmaster's salary is to a certain extent gauged and influenced by their enormous mail order business. Personally speaking, Messrs. Barclay J. Smith and Harper A. Smith are both natives of Pennsylvania and have resided in our city since 1879. Mr. B. J. Smith, president of the company, is sixty-five years of age, while his son, Mr. Harper A. Smith, the able secretary, is thirty-nine years old.

INDIANAPOLIS FURNITURE CO.

This concern was originally established by Charles Wollpert in 1875 and in 1893 was incorporated under above title. Their establishment at No. 750 Mission street occupies an entire four-story building containing about seventy thousand square feet of floor space. The offices, counting and salesrooms are on the first floor, while the three other floors contain the stock of furniture, carpets of all grades and patterns, portieres, curtain poles, upholstery hangings, etc. The house import many of their goods direct, and their trade extends throughout Western America, Mexico, Hawaii and Central America. The officers of the company are Charles Wollpert, president; Hamilton Page, manager and treasurer, and A. G. Frank, secretary, all well-known citizens of this community.

C. H. MEYER & BROS.

One of our most important enterprises is the well-known firm of C. H. Meyer & Bros., manufacturers and jobbers of hats and caps, located at Nos. 28-30 Sansome street, and they also have an office at No. 96 Spring street, New York. This concern was established in 1868 by C. H., L. C. and M. C. Meyer, the present proprietors. The premises occupied comprise the commodious four-story brick building, containing nearly twenty-eight thousand square feet of floor space. This company are manufacturers of a fine line of hats and caps and are sole agents for the celebrated "Mermaid" and "Golden Gate" standard oiled clothing and unexcelled mackintoshes. Their trade is very extensive and the territory covered includes the entire Pacific coast. The members of the firm have lived in this city nearly all their lives, and are members of the Masons, Odd Fellows, and other charitable institutions.

HIRSCHFELDER & MEANEY.

San Francisco is not yet fifty years old, but is the metropolis of Western America. A firm who have kept pace with our advancement is that of Hirschfelder & Meaney, established in 1893, with offices and salesrooms at No. 22 Sutter street. Its factory is located at Twentieth and Florida streets, and covers an area of eleven thousand square feet, and requires the services of seventy-five employees. The trade covers the entire Pacific coast and extends to Hawaii, and they manufacture and deal in trunks, valises and traveling bags of high and medium grade, and of every description, style and design. Mr. Meaney is a native of Canada, fifty years old, and has been a resident of this city since 1890. He is a prominent Mason and belongs to the Royal League and the Foresters. Mr. Hirschfelder is a native of this city and is forty-two years old. Both gentlemen are alert, wide-awake business men, enterprising and progressive, fully in touch with the needs of the trade, and stand high in the esteem and confidence of the general community.

MAGNER BROTHERS.

The firm of Magner Bros., of 322-324 Front street, was established ten years ago by the present firm. They are dealers and importers in paints, oils, varnishes and brushes, and their trade, which is strictly wholesale, covers the entire West and Mexico, Central and South America, and Hawaii. They are sole Pacific coast agents for the Heath & Milligan's Manufacturing Co., of Chicago, railway white lead and "Best" prepared paints, and for the Beacon Light Oil Co., and have warehouses near the railroad depot and steamer wharfs. Mr. Emil Magner was born in California forty-two years ago and is a member of N. S. G. W., Knights of Honor, Foresters, and Legion of Honor. Mr. Saul Magner was also born in this state, thirty years ago, and belongs to N. S. G. W., and Foresters. Mr. Joseph Magner is a native Californian, thirty-six years old, and a member of the Legion of Honor, S. F. Produce Exchange, and president of the Hay Association.

E. J. BOWEN.

One of the most prominent houses in its line is that of E. J. Bowen, seed merchant, of 815, 817 and 819 Sansome street, established in 1871. Mr. Bowen handles all kinds of vegetable, flower, clover, grass and alfalfa seeds and issues a handsomely illustrated catalogue. Branches are maintained in Cortland and Seattle, and employ over one hundred men and ten traveling salesmen.

HARRIS BROS. & CO.

In the wholesale grocery line we would mention the firm of Harris Bros. & Co., of 221 California street, established in 1882. The house handles a general line of groceries, and their trade covers the entire Pacific Coast. Messrs. C. Harris, M. Harris and B. Harris are natives of Germany, but have resided in this city many years. Mr. S. Dusenberry is a native of The Dalles, Oregon, and is a member of the Knights of Pythias.

J. SCHMIDT & CO.

A conspicuous example of business enterprise is presented in the firm of J. Schmidt & Co., at 117 Drumm street, established in 1892 by the present proprietor and occupying a fine two-story frame structure. The specialty is bale rope, twine, burlap and bags, which constitute the principal features of the business. Also deal in new and second-hand bags. Mr. Schmidt was born in Germany and was formerly a sailor. He is a member of the Ancient Order of Druids.

STODDARD'S MILLS.

This business was established six years ago by Mr. Joel Stoddard, for many years in the milling business in this state, and is now owned by Mr. Melvin W. Stoddard. The mill occupies the entire building at Nos. 812-814 Fourth street, and they handle all kinds of mill stuffs, such as middlings, chicken feed, oats, and bran, and manufacture rolled barley, ground barley, cracked corn, and rolled oats. Mr. Stoddard is a native of this state, born in 1864.

THEO. FERSHTAND.

Among the prominent jewelry manufacturers is Mr. Théo. Fershtand, 126 Kearny street, room 29. His workshop is equipped with the latest apparatus for the extensive manufacture of all manner of jewelry, a specialty being made of fine diamond work, fraternal emblems, badges, medals, special designs to order, as well as expert engraving. Mr. Fershtand was with Shreve & Co. for seven years previously to opening for himself, and belongs to several orders.

PHILIPP SEIBEL.

In the line of fresh, salt and smoked meats we would mention the business of Philipp Seibel, of 525 Washington street, established thirty-five years ago. Herein is displayed an assorted line of choice meats, beef, salt and smoked bacon, pork, hams, etc. Mr. Seibel was born in Bavaria, and has been a resident of this city since 1860. He is a member of the Masons, Odd Fellows and Woodmen of the World.

PACIFIC PACKING HOUSE.

The above concern was established twenty-three years ago, and for many years was located at Fourth and Bryant streets, from which place they removed to 336-338-340 Fourth street. They pack both California and eastern pork, and manufacture a high grade of sausage; their specialty being the Champion Hams. Mr. Jos. Buttgenbach, the proprietor, is a native of Germany, forty-five years of age, and came to San Francisco in 1875.

COMMERCIAL RESTAURANT, BAR AND CIGAR STORE.

The above business was founded in 1880, and occupies commodious quarters, completely furnished containing thirty-five tables, with a seating capacity of two hundred and fifty people, at 213 and 215 Pine street. A portion is reserved for ladies, and the finest refreshments of all kinds are served. The proprietors, Max Cahen and David Cahen, are of German birth, but have both resided here many years.

PHILIP HIRSCHFELD.

One of the leading local establishments is that of Philip Hirschfeld, founded in December, 1898, and occupies space on the lower floor in the Lick House. The finest imported and domestic cigars of the leading brands are kept, in addition to the best grades of smoking and chewing tobacco, smokers' sundries, pipes, etc. Mr. Hirschfeld is a native of this city, fifty-four years of age.

G. H. WRIGHT & CO.

The above company, located at No. 111 Clay street, was established fifteen years ago. The goods manufactured by the firm comprise every description of tents, awnings, wagon-covers, flags, twine, oiled covers, burlaps, and bags, and a specialty is made of floor cloths. Mr. George H. Wright, the sole proprietor, is fifty years of age, a native of Vermont, and a member of several secret and beneficial orders.

P. F. KOHNKE.

One of our well-known liquor men is P. F. Kohnke, located at 300 Market, corner of Front street. This business was established ten years ago by the present proprietor. Mr. Kohnke is a native of Germany, forty-two years old, and has lived here for twenty-nine years. He is a member of the Knights of Honor and a former Odd Fellow.

OPPENHEIMER & BRO.

The above firm was established in 1854 by H. Oppenheimer, the present proprietor, at Stockton, California, and in 1864 removed to this city. The business quarter is at 319 Sacramento street, and the goods handled comprise the staple lines of smoking and chewing tobacco and smokers' sundries. Mr. H. Oppenheimer is a native of Germany, and has resided in California since 1852.



ACADEMY OF SCIENCES AND EMPORIUM BUILDING.

COMMISSION BUSINESS.

Among those lines of trade which have made San Francisco famous throughout the realm of commerce as a shipping and distributing point of the first magnitude, is the commission business, which has assumed gigantic proportions, and is on a firm and enduring foundation. Engaged in this branch of commerce are many houses, whose enterprise, standing and resources have made them known throughout the trading world, and whose vast operations have given this city much prestige at home and abroad. This community is naturally productive, and the output from its farms, mills, mines and other sources of supply is sufficient to meet, not only its own requirements, but those of the large demand which comes from all portions of the West, as well as the Orient. Our commission men act as the agent between producer and consumer, placing the goods where they will bring the best prices and the quickest cash return. Many of these concerns have agencies in Hawaii, China and Japan, as well as in Europe and the East, and have secured by long and energetic operation facilities which practically embrace the earth, and cover every staple article of commercial exchange. The commission business is, for the most part, controlled by men of high character and standing, with ample means and wide influence. The part played by them in our business operations is a prominent and beneficial one, and one which has done perhaps more to make California what she is, and gain for San Francisco the notoriety due to great activity and business enterprise.



L. SCATENA & CO.

San Francisco is the favored home for extensive and influential establishments in every branch of trade and commerce. The representative business houses of this city have few counterparts elsewhere, and a historical review of their rise and progress is one of the

most instructive chapters of America's record of development. In the commission line no house is more thoroughly representative of modern progress and intelligently directed enterprise than the firm of L. Scatena & Co., situated at 104-110 Washington street and 103-109 Oregon street. This concern was founded twenty-one years ago by Messrs. A. P. Giannini and L. Scatena, the present proprietors. They occupy two floors and basement of the commodious building at the address indicated, which extends from Washington through to Oregon street. They handle everything in the green and dried fruit line; also butter, cheese, poultry, eggs, potatoes, beans, nuts, etc. Their trade extends throughout California, Oregon, Washington, Utah, Nevada, Arizona, Honolulu, Japan, Australia and China, and they are by common consent the leading and most reliable concern in its line here—none maintaining a higher reputation for integrity or enjoying a larger measure of merited recognition. Consignments are at all times acceptable, liberal advances made thereon when desired, and prompt sales, quick returns and highest ruling market prices are guaranteed in every instance. Mr. Scatena, like many others of our most valuable and useful and successful citizens, was born in Italy, but has been a resident of San Francisco for many years. Mr. Giannini is a native of this city, twenty-nine years of age. Both are business men of superior judgment and ability, full of enterprise and wise progressiveness, and as citizens manifest a most praiseworthy and liberal measure of public spiritedness in all matters concerning the advancement and general good of this community. It is to such men that the stability and progressiveness of San Francisco is in a great part due for they have helped to extend our trade to distant shores, and thus vie with the greatest of eastern houses.

CH. TETZEN.

San Francisco as a trading point is beginning to assume an importance which is no longer to be classed as "interstate," but is becoming "national" and even international. The business men of this city, whose enterprise and ability has become famous throughout the land, are not the ones to neglect a single opportunity or fail to promote to the utmost every form of commercial endeavor. A large importer whose extensive operations have added greatly to our business activity is Ch. Tetzen & Co., late of Nos. 118-120 Clay street, but now occupying handsome and commodious quarters at No. 318 Battery street. These premises include two floors of a modern brick edifice and embrace a total floorage of some five thousand square feet. These contain a choice and complete stock of all kinds of vanilla beans, mother of pearl shells imported direct from the South Sea Islands, herbs, dried fruits, beeswax, honey, etc. Shipments are made to all parts of this and European countries, and a large force of men employed in attending to the various details of this vast business. A large and lucrative commission trade is also pursued, consignments being placed where they will bring the highest prices and quickest returns, and all remittances made very promptly. Personally speaking, the firm consists of Mr. Ch. Tetzen and his son, A. C. Tetzen. Mr. Ch. Tetzen is a native of Germany. He is one of our pioneer business men and citizens. As the former he ranks as high as the highest, and as the latter he has the "entree" to our best social circles and is well known for his liberality and public spirit. Mr. Tetzen is a prominent member of the A. O. U. W. Mr. A. C. Tetzen is a Native Son and a young man well and favorably known in business and social circles. He has traveled extensively to the South Sea Islands, Australia, the Orient, the United States, and Europe, buying for the house of which he is a member.

GRAY & BARBIERI.

This city is a shipping and distributing point "par excellence," and in no commercial pursuit have these points been more clearly demonstrated than in the commission business, and prominent among those engaged in this line is Gray & Barbieri, at Nos. 305 to 309 Washington street. This house was established in 1883 by Mr. Barbieri, and five years later Mr. Gray was admitted into the firm. They command a large trade throughout the coast states, and ship large quantities of California products to the eastern markets. They carry a choice stock of fruits (green and dried), nuts, poultry, game, eggs, butter, potatoes, beans, oranges and lemons being a specialty, and consignments are at all times received, and "top-notch" prices and quick returns guaranteed. Personally, Mr. P. Barbieri and Mr. J. M. Gray are pioneer citizens. The latter hails from the Empire State and has followed the commission business in California for over thirty years. He is a prominent member of the I. O. O. F. and A. O. U. W. Mr. Barbieri is of Italian birth, and is one of the most prominent Italian-American citizens of San Francisco. He has resided in California since boyhood, and is a veteran commission merchant and a prominent Odd Fellow.

J. IVANCOVICH & CO.

The growth which attended the trade in the general commission business is synonymous with the unparalleled progress of the city, and is truly exemplified by the operations of the commission merchants. Ranking as one of the oldest and most influential in the trade here is J. Ivanovich & Co., located at Nos. 209-211-213 Washington street. This firm was established in 1860 by J. Ivanovich, who died on November 19, 1894, and was succeeded by his two partners, P. L. Vucanovich and G. Beleney, who now carry on the firm under the original name. Their place of business is located in a two-story brick building, covering a space forty-eight by ninety-one square feet, and they employ ten men and several traveling salesmen. The trade of this house is a very extensive one, and covers, in addition to this state, Washington, Oregon, Nevada, and Arizona. The

business is devoted exclusively to the handling of domestic and foreign fruits, nuts, etc., in connection with poultry, game, eggs, and vegetables. The firm has always maintained a high and honorable reputation, and have the confidence and esteem of all who have enjoyed business relations with the house. Mr. Vucanovich is a native of Herzegovina, Austria, and came to America twenty-eight years ago. He is prominent in Odd Fellow circles. Mr. Beleney is a native of France and has been engaged in business in this city since 1878. Both gentlemen are members of the Chamber of Commerce, and are noted for their broad-mindedness and progressiveness.

L. G. SRESOVICH CO.

While proper space and attention will be allotted all important industries in this review, it is our aim to bring into special prominence those lines which are in the highest degree characteristic of San Francisco's best interests, and foremost among these is the fruit and produce line. As a highly representative example in this field we refer to the well-known packing and commission house of the L. G. Sresovich Co., at Nos. 519-523 Sansome street. This company was established in 1868, and three years ago incorporated on an extensive scale under the laws of California. Its offices and salesrooms occupy a handsome brick building at above address, while its factory is located at Vallejo and Sansome streets, and its packing-houses at Santa Cruz, Rio Grande, Watsonville, etc. This house is widely known as the manufacturer of the celebrated "Pioneer" brand shredded and desiccated cocoanut, and also handles green and dried fruits of all kinds, accepting consignments or buying outright. Its output finds a ready sale throughout the United States, as well as China, Japan, Hawaii, and its goods, as well as its methods, are known to be of the highest class. Mr. L. G. Sresovich, who is president of the company, is the practical and nominal head of this great house. He is a native of Austria, a pioneer citizen and a Mason of prominence. Mr. Sresovich, as well as the other members of the company, are well known and highly esteemed in business and social life.

HILMER, BREDHOFF & SCHULZ.

"Advance" and "expansion" have ever been the watchwords of the bay city and have constituted the policy of her citizens in commercial, scientific, social and artistic life. A house whose life and workings serve as a fitting example of the individual factors in our city's wealth and prosperity is found in the firm of Hilmer, Bredhoff & Schulz, commission merchants, Nos. 34-36 California street. The house was established in 1895, and, although comparatively young, has established a trade which has already caused it to rank at the head of its line. The premises occupy the first floor and basement of a modern three-story brick building, containing some fourteen thousand square feet of floor space, and stocked to repletion with a choice and ever-alternating line of butter, eggs, cheese, nuts, honey, provisions, etc. A specialty is made of their "Golden Poppy" brand for export trade, packed at the creamery where churned, insuring freshness and delicacy of flavor, in one, two, three and five-pound cans hermetically sealed lacquered tins, warranted to keep in any climate, which are shipped to all parts of the Pacific coast, including British Columbia, and are large exporters to the Hawaiian Islands and the Orient. About fifteen men are employed, including a number of outside men, to buy and sell their goods. The firm are the largest handlers of butter and eggs here, and, while most goods are bought outright, a considerable commission trade is done. Producers are referred to Bradstreet and Dun, and given the advantage of the liberal advances and quick returns which the firm's standing and trade enable it to secure. The house consists, individually, of Mr. Fred L. Hilmer, a native of California, Mr. Charles M. Bredhoff, a San Franciscan, and Mr. W. F. Schulz, a Chicagoan, well known in our business circles. All three are gentlemen of advanced and progressive ideas and active and liberal supporters of home industries and interests. Correspondence solicited.

H. HECKMANN & CO.

There are a number of old established commission merchants here, and a house to which we wish specially to refer is that of H. Heckmann & Co, located at No. 400 and 402 Davis street. This business was established in 1865 by Mr. Heckmann. The firm carries a large stock, consisting of farm produce, dairy products, and fruits, making a specialty of poultry, game, and eggs, hides, pelts, tallow, etc. It is also a heavy handler of California vegetables and fruits by the carload or cargo, which are wholesaled in bulk on arrival. The trade extends all over the Pacific slope, and reaches as far east as Nebraska, Kansas, Missouri and Iowa. Consignments are at all times acceptable, liberal advancements made, and returns promptly forwarded to consignors. Mr. Heckmann was born in Germany and has been for forty-two years a resident of San Francisco. He is a member of the Odd Fellows, the United Workmen, and Knights of Honor.

BODWELL BROS.

In all commercial centers of the world, when opportunities for expansion of trade have been opened that require judgment, foresight, activity, and executive ability to grasp and take advantage of increasing trade, entering foreign markets, and placing the output of the home market's manufactured goods or agricultural products, there has always been some conspicuous individual or firm that has forged ahead, and by enterprise and daring led all others. This is especially true in the United States, particularly on the Pacific coast, and very noticeably in the city of San Francisco. Foremost among the active and enterprising merchants of this city is the firm of Bodwell Bros., wholesale dealers, exporters and commission merchants in produce, having offices and salesroom located in the center of the produce market at Nos. 224-226 Davis street, with store-rooms and warehouses at Nos. 104-106 Drumm street. Years before the results of the late Spanish-American war placed the problem of expansion before our government, the firm of Bodwell Bros. were themselves expansionists, seeking foreign markets as an outlet for the produce of the Pacific coast. By careful selec-

tion and attention to the shipping of the green product, seeking the most desirable markets for the same, they are now recognized as the largest handlers and leading exporters of produce on this Coast. In order to more intelligently handle their ever-increasing Central and South American trade, they have located one of the brothers, L. A. Bodwell, in the city of Guatemala, Central America, where they have now two very extensive stores. They also supply several steamship companies leaving this port for foreign countries, with goods in their line of business. And, carrying a uniform grade of goods of superior quality for shipping purposes, they can always be thoroughly and invariably relied upon. In order to still further find an outlet for produce, they have erected and located in the central portion of this city a drying establishment having every modern appliance and improvement that human ingenuity can devise, and being of very large capacity. It is reported to be the best of its kind so far known in the world for the purpose of manufacturing dried vegetables. The plant is under the management and direct supervision of Mr. H. W. Bodwell, who is a skilled mechanical engineer. Many valuable mechanical devices have been incorporated in the plant, enabling them to turn out a high-grade quality of dried vegetables, absolutely free from chemical preservatives, and retaining in the dried form all the nutritive qualities of the green product unimpaired, and the retention of the flavor and color in the dried article is so apparent that no distinction can be made between that and the original green vegetable. Their dried vegetables are packed in hermetically sealed screw-top tins, and will keep for an indefinite period. They are extensively in demand for use on board deep sea-going vessels, for use in mining districts, tropical climes, and the frigid zones and locations where fresh vegetables at certain seasons of the year are unobtainable. The farmers of the Pacific coast, and of California especially, should feel a deep sense of gratitude to such an enterprising firm as Bodwell Bros., of whom the members are Harry W. Bodwell, Frank L. Bodwell, and Lincoln A. Bodwell, all young men, active, intelligent, enterprising, experienced, and conscientious in all business transactions.

MINAKER & WELBANKS.

The growth that has attended the general commission business here is synonymous with the progress of the city that this line has been instrumental in building up. Ranking as one of the most influential in the trade here is the house of Minaker & Welbanks, at 501-503 Sansome street. This concern was organized eight years ago by Messrs. W. E. Minaker and W. Welbanks, and during the eight years of its operation has won a high place in the estimation of all who have business relations with the house. They handle all kinds of fruit and produce, consignments being at all times acceptable and returns promptly forwarded. The trade of the house extends throughout California and Oregon. Both Mr. Welbanks and Mr. Minaker are natives of Canada, both thirty-one years of age, have resided here for fourteen years, and are members of the I. O. O. F.

JACOBSON-MORRIS CO.

One of the chief secrets of San Francisco's commercial success is the activity of her shipping interests. A firm which is classed among the largest and most progressive is the Jacobson-Morris Co., commission merchants, at 308-310 Davis street. Their stock, which is large and unusually complete, consists of poultry, dairy produce, dried fruits, honey, nuts, hides, etc., which find a ready market all over the west from Alaska to Mexico, exports also being made to Hawaii and other foreign points. Dairy products are made a specialty, last year's operations including the handling of fifty-six carloads of eggs, thirteen of butter, and three of cheese. The house is well known for its reliability and promptness in the handling of consignments, and enjoys the confidence of all its myriad customers; its promoters are men of ability and resource, who have played a prominent and public-spirited part in our business transactions, and the firm is rated among the best and most stable here. Chas. Jacobson and I. F. Morris, the proprietors, are both native born citizens. The former is prominently connected with the Masons and Odd Fellows, while the latter is a valued member of the Foresters and Native Sons.

D. ROBERTS.

On the list of our many prominent houses in the game and poultry line, none can claim precedence in point of merit, financial stability, or large trade over the firm of D. Roberts, whose place of business occupies the first floor of the brick building at 504 and 506 Front street. Every mail brings him orders which come from his customers in the surrounding country or are sent in by his five traveling men. His local trade is one of the best in the city, and the prestige which his twenty-five years of active business life, together with his reputation for capability and honesty, gives him, compel the admiration and respect of his competitors in trade. Mr. Roberts is the pioneer poultry dealer of this city, and is the honored member of a number of secret orders.

HORSTMANN & BRUNS.

A recent and valuable addition to the ranks of our large commission merchants is the firm of Horstmann & Bruns, which established here a little more than one year ago, and, despite its recent foundation, has already acquired a trade which compares favorably with many of our oldest and largest houses in this line. They deal largely in grain, beans, potatoes, and farm products, of which a choice and constantly alternating stock is always on hand at their commodious storehouse at 222 Davis street. Goods are placed to the best advantage for consignors, and the promptest and fullest returns insured in every instance. "Square dealing," "Progressiveness," and "Promptness" are the watchwords of the firm, embodied in all their dealings, backed by the reputation and resources of men whose long and honorable record of more than fifteen years in our business life has gained them unlimited credit and confidence. The individual members of the firm, Messrs. H. F. Horstmann and J. C. C. Bruns, both belong to the San Francisco Produce Exchange and are very well known here. Both are natives of our state, proud of its honorable past, prosperous present, and superlatively bright future.

ERLANGER & GALINGER.

One of our pioneer firms of commission merchants is Erlanger & Galinger, at 300-302 Davis street, and 122 to 128 Clay street, who established here about forty years ago, and have a reputation for honorable dealing. The firm holds membership in the San Francisco Produce Exchange and Call Board Association, where they are known as among the heaviest and most successful operators in grain, beans, and produce. They also carry on a general shipping trade, handling the famous "Ensign" and "Snowball" brands of flour, and supplying the government with provisions both at home and abroad. The firm consists of M. Galinger, H. Erlanger, and S. Erlanger, the two former natives of Germany, and among California's earliest settlers, while the latter is a native of this city. Mr. Galinger and E. Erlanger are Masons.

THOMAS & CARLSON.

Invention and discovery are ably represented here by some of the brightest minds, and to local ingenuity is due many labor-saving devices and patents. Catering to this trade is the firm of Thomas & Carlson, pattern and model makers, at 213 Mission street, established in 1895. They do all kinds of pattern work for foundries and machinists, making a specialty of fine model work and experimental machinery. Among their customers are some twenty well-known local machine construction and engine works, and among the models of note have been those of the engines of the steamer "Gov. Irwin," and the Coquilla River Transportation Co.'s vessels, and steamer "Bertha," as well as United States surveying boat "McArthur." They are noted for their exact and careful reproduction, and are widely patronized by the best trade. The firm consists of G. Carlson and A. Thomas. The former, a native of Sweden, was formerly superintendent and manager of Brown Bros. Mfg. Co. of Chicago. Mr. Thomas, a native of Pennsylvania, is also an experienced pattern-maker and is well-known to the trade. Both are gentlemen of great ability and public spirit.

OLSEN & BIANCHI.

Ranking as one of the oldest and most influential in the general commission business of this city, we would mention the house of Olsen & Bianchi, dealers in general produce, established twenty-five years ago by P. F. Zammitt, and its salesroom and office occupy the first floor and basement at 533 Washington street. The firm carry on both a wholesale and retail business, and their trade lies with hotels, restaurants, clubs, etc. They deal in poultry, eggs, butter, cheese and other produce. They make a specialty of poultry, which is always of a high grade and is obtained from California and the East, handling as high as two hundred dozen every week. H. J. Olsen is twenty-five years old and a native of this city; A. Bianchi was born in Italy twenty-six years ago. Both were several years in the employ of P. F. Zammitt, and eventually succeeded him in the business.

THOS. DENIGAN, SON & CO.

No class of business men who make San Francisco the scene of their operations are more widely known and respected for their integrity and the high character of their ability and energy than our commission merchants, whose dealings have formed no inconsiderable part of our business dealings and trade advancement. One of our old-established and time-tried commission houses is Thos. Denigan Son & Co., dealers in wool, at No. 132 Market street. Mr. Thomas Denigan, who still heads the firm, established it in company with his son, Ed. C. Denigan, in 1888, and soon built up a large and popular patronage extending to all parts of the Coast, where the names of "Denigan" and "wool" and "progressive methods" are synonymous to the trade. The firm handles consignments of wool, hides, and pelts for producers, at low rates of commission, securing "top-notch" prices and making full and prompt returns. The trade, while embracing the Coast states, also reaches to many foreign points, including Hawaii, Australia, and intermediate points. Mr. Thos. Denigan was born in Ireland, but has spent almost his whole life in San Francisco. His son, Mr. Ed. C. Denigan, is a native of this state.

J. L. VERMEIL & CO.

One of the best, most widely known and time-honored houses is that of J. L. Vermeil & Co., whose sterling policy and absolute reliability command confidence and respect everywhere. This concern was established thirty years ago, and its offices and warehouse occupy the entire two-story frame building at the northwest corner of Seventh and Brannan streets. Its trade covers, in addition to this city, the entire Pacific slope, and extends to Hawaii. It deals in hay, grain, and mill feed, and does a general commission business. Consignments are at all times acceptable, liberal advancements made, and returns promptly forwarded. Mr. J. L. Vermeil is a native of France, fifty-nine years old, and has been in California since boyhood. He is prominent among the Masonic fraternity. Mr. G. E. Wellington was born in Massachusetts in 1840, and has been in this state forty-seven years. He is also a Mason.

HAYDEN PACKING CO.

San Francisco can boast of concerns engaged in the fruit-packing line who need ask no odds of the best houses in any other city in the United States. We refer to the Hayden Packing Co., of which E. Hayden is manager and J. Mahan superintendent. This immense concern was first established in 1881 as the California Fruit Evaporating Co., but in 1883 was merged into the present firm. The offices and packing-house occupy the three-story brick building, one hundred fifteen by one hundred thirty-eight feet, situated at No. 222 Drumm street, and an additional warehouse at Sansome and Jackson streets, employing the services of fifteen men and forty girls. The concern has also a factory at San Jose, the grounds surrounding which cover twenty acres, and require the services of fifty employees. They deal in dried fruits and vegetables of every description, comprising potatoes, onions, carrots, string beans, cabbage, turnips, tomatoes, etc. The specialty is dried fruits and evaporated and desiccated vegetables. The house's trade covers the entire Pacific coast states and Alaska. During the recent Klondike excitement they

sold large quantities of goods to business men in Dawson City, in one instance alone supplying a quarter of a million pounds of evaporated fruit and vegetables to the Alaska Commercial Company. They are the owners and patentees of raisin and currant-stemming machines, the only machines in the world that will remove the parent or cap stems from raisins and currants. Anyone can wash raisins and currants, but it will take hours of labor to remove the cap stems, which have been such a nuisance to cooks and bakers during the past years. E. Hayden is a native of Boston, but for many years has been a resident of this city, and J. Mahan is a native-born Californian.

C. J. LERCARI & CO.

One of the youngest, as it is one of the best conducted, establishments in the fruit and commission trade is that of C. J. Lercari & Co., located at 524-526 Sansome street, which was organized in 1897. They prosecute a general commission business, poultry, game, eggs, butter, and cheese, fruit and produce being handled. Consignments are at all times acceptable, liberal advances being made when desired, and returns promptly forwarded. Mr. C. J. Lercari is a native of this city, twenty-one years old, and is a member of the Stanford Parlor, N. S. G. W.

J. H. CAIN & CO.

Referring to the produce and fruit trade, the house of J. H. Cain & Co., the veteran and widely-known commission merchants at 212 Washington and 113 Oregon streets, founded twenty years ago by J. H. Cain (A. P. Jacobs entering as a partner seven years ago) has ever stood at the head. They deal in all kinds of California fruits, poultry, eggs, potatoes, and produce of all kinds. Consignments of all kinds are solicited, on which liberal advances and prompt returns are made. Twelve men are employed at the house, and several employees are on the road. J. H. Cain, the founder and senior partner, hails from Nova Scotia, but has resided here many, many years. His partner, Mr. A. P. Jacobs, is a native of this city and has always been active in the advancement of the city's interest.

A. O. MULLIGAN.

There has been great development in our commission and jobbing trade, and one of the best and most widely-known houses in this line is that of A. O. Mulligan, whose sterling policy and absolute reliability command confidence and respect everywhere. This firm has been established two years, Mr. Mulligan having formerly been a partner with Geo. Morrow & Co. in the same line of business. The offices and warehouse occupy the entire frame structure at 530-532 Seventh street, covering an area of seven thousand five hundred square feet. The trade of this house is mainly confined to the city and its immediate vicinity, and it deals in hay, grain, and mill feed on commission. Consignments are at all times acceptable, liberal advances made, and returns promptly forwarded. Mr. A. O. Mulligan is a native of Ireland, but has resided in California for many years. He is a wide-awake, progressive business man, enterprising and public spirited.

L. LECARI & SON.

One of the best and most widely known houses in the commission line here is that of L. Lecari & Son, one of the foremost commission houses in this section of the country. This house was founded eighteen years ago, and through the long standing of the firm and its reputation, it commands unlimited confidence in financial and commercial circles. The firm occupies a two-story brick building at No. 516 Front street, covering an area of twenty-eight by sixty-five feet, and the premises are of ample proportions, excellently fitted up for the handling of goods and the dispatch of business. Here, employing five men, they conduct a general commission and wholesale fruit, vegetable and produce business, making a specialty of California fruits and vegetables. Consignments are at all times acceptable, liberal advances made, and returns promptly forwarded. Their trade covers the city and adjacent territory. Mr. Lecari is a native of Italy, but has resided for the past thirty years in this city. The other member of the firm, David C. Lecari, is a son of Mr. L. Lecari, and a native of San Francisco, and is one of our city's most enterprising young business men.

W. R. LARZELERE COMMISSION CO.

One of our leading commission houses is the W. R. Larzelere Commission Co., at Nos. 320-328 Davis street, that was established ten years ago by Mr. W. R. Larzelere, the sole proprietor, and through the long standing of the firm and its reputation, it commands unlimited confidence in financial and commercial circles. They employ a large force, and a general commission business is prosecuted, and they operate as wholesale dealers in potatoes, onions, beans, grain and seeds. Shipments are made to all parts of the country, a specialty being made of car lots. Consignments are at all times acceptable, liberal advances made, and returns promptly forwarded. This firm has always maintained a high and honorable reputation, and possesses an unbreakable hold upon the confidence and esteem of all who have enjoyed business relations with the house. Mr. Larzelere is a native of San Francisco, and a member of the San Francisco Produce Exchange.

WOLF & SONS.

Ranking as one of the oldest and most influential in the commission trade here is the house of Wolf & Sons, general commission merchants and dealers in California and Oregon produce. The firm was established thirty-five years ago by the late John W. Wolf, whose widow and two sons now carry on the business. The offices are located at Nos. 321-323 Davis street, and occupy the first and second floor of a large brick building. In addition to twenty employees, they have six traveling men, and their trade extends throughout this city and the adjacent country. The house is the constant recipient of every kind of country produce, their specialty being the handling of potatoes, onions, and beans in carload lots. It might also be mentioned here that this firm is the pioneer commission house of the Philippine Islands, having opened a branch at Manila last December, in charge of which is George E. Wolf, assisted by Mr. Ralph R. and Daniel L. Wolf. The house there receives the consignments from the San Francisco houses and from Europe and the eastern states.

CRESSY, VOORHIES & CO.

The energy and enterprise of our leading merchants have been as important in the upbuilding of the city as our unequalled transportation facilities. A firm we wish to mention is that of Cressy, Voorhies & Co., 108 Davis street, established for the past twelve years. They conduct a general commission business, provisions, cheese, dried fruits, potatoes, beans, butter, eggs, honey, poultry, onions, etc., being handled. Consignments are at all times acceptable, liberal advances made and returns forwarded without delay. Mr. Cressy is a native of Massachusetts, sixty-two years of age, while Mr. Voorhies was born in Pennsylvania, forty-five years ago. He is a member of the Odd Fellows and Past President of the General Relief Committee of San Francisco, I. O. O. F., and also a Past Grand of Alta Lodge No. 205. Both are recognized as representative commission merchants and thoroughly public-spirited.

A. W. FINK.

The history of great cities show the natural predominance of those lines which pertain to the handling of food products. One of our best known dealers in farm and dairy produce is A. W. Fink, who has two establishments, one in the Spreckels market, 727-729 Market, and the other at the Washington Market, 521 Washington street, this market having been established by Mr. Fink twenty-seven years ago and has always been at the same location. He deals in all kinds of dairy products, honey, olives, fish, hams, bacon, delicacies of various kinds, and provisions, and a dozen men and a number of wagons are used in handling the shipping and delivery trade. Mr. Fink is sole agent for D. D. Wilder's celebrated creamery butter, and L. K. Baldwin's creamery butter, and makes a special feature of fine unsalted butter. Mr. Fink has long been identified with our best commercial and social circles, and has done a great deal for the advancement of San Francisco. He is a native of St. Paul, Minn., but came to this city more than a quarter of a century ago, establishing his present business in 1872.

A. NARDINI & CO.

Prominent in the commission line is the firm of A. Nardini & Co., at 324 Davis street. Although new as a firm, Mr. Nardini has been engaged in the same line here since 1874. The present firm was established about two and a half years ago, by Messrs. A. Nardini and P. Parenti. They make a specialty of fruit and produce, and also handle poultry, game, eggs, butter, cheese, potatoes, and onions. Consignments are at all times acceptable and liberal advances are made and returns promptly forwarded. Both members of the firm have been here many years, Mr. Nardini having served as deputy revenue collector.

MATTOON & DANGLADA.

In this review we wish to mention the firm of Mattoon & Danglada, custom-house brokers, 508 Battery street, established in 1871, and one of the first to engage in this line and make it a success. They do a large business in general custom-house brokerage, paying special attention to the clearance of vessels bound for Mexican and South American ports. They are brokers for Wells, Fargo & Co., Pacific Mail, Occidental and Oriental, and Japanese steamship lines. The members of the firm are J. S. Mattoon and A. F. Danglada, the former a native of Ohio and a resident of this city for thirty-five years, and the latter a native of San Francisco and a member of the Native Sons.

MARSHALL, TEGGART & CO.

In the wholesale distribution of fruit and produce local commission merchants have played an active part, and in this review we would mention the firm of Marshall, Teggart & Co., of 306 Davis street. This concern was established in 1887 as Marshall, Teggart & Brosen, and eight years later the present title was assumed. They handle potatoes, beans, poultry, butter, cheese, eggs, hides, honey, etc. Consignments are solicited, liberal advances made, and returns promptly forwarded, and their trade extends to all parts of the country. The members of the firm are P. S. Marshall and J. Taggart, the former a native of Scotland, the latter of Ireland, and both pioneer citizens and business men of San Francisco.

W. H. ROUSSEL & CO.

The above concern, located at 119 California street, was established in its present basis January 15, 1899, being formerly connected with the Dairymen's Union under the name of Roussel & Davidson. They deal in dairy and farm products, and consignments of butter, cheese and eggs are handled on commission, liberal advances made, and returns promptly forwarded. The firm includes W. H. Roussel, F. P. Davidson, and C. A. Fleweger. The two former being natives of this city, while the latter hails from Wisconsin.

JAS. B. CHASE.

Prominently connected with our shipping interests is Jas. B. Chase, stevedore and ballastman at 17 Steuart street. His business was originally established about 1854, but came into his hands in 1874. Mr. Chase's long and honorable career has become prominently known to the shipping contingent. He assumes entire charge of loading, ballasting, and discharging vessels, and employs from forty to one hundred men. Mr. Chase is a native of Massachusetts and came "cross country" to our then embryo city in 1854. He is an active member of the I. O. O. F. and Master Mariners, and is an authority on nautical subjects.

J. EVERDING & CO.

The firm of J. Everding & Co. is one of the oldest in its line here, established in 1852 at Clay and Drumm, subsequently moving to the present location at 48 Clay street, occupying the entire three floors and basement of a large building stocked with a choice line of flour, grain, hops, Oregon and California produce. The firm also operate a starch works, gristmill, and soap factory at West Berkeley, and manufactures the Seal Brand German granulated soap and California Wheaten starch. The handling of consignments is given special attention and promptest returns made. The sole proprietor is Mr. J. Everding, a native of Germany and a Mason and pioneer citizen of this city.

J. ZENTNER & CO.

The above firm was established fifteen years ago by its present proprietor, and their business quarters are at the corner of Washington and Front streets. They do a general commission business, and are wholesale dealers in green and dried fruits, potatoes, onions, beans, wool, butter, eggs, etc., and make a specialty of poultry and game. Consignments are solicited and liberal advances made, and returns promptly forwarded. Mr. Zentner was born in Austria thirty-five years ago, and has lived here for twenty years.

GRANUCCI BROS.

The above firm was established sixteen years ago by the present proprietors, and are located at 521 Front street. They handle Italian and other foreign produce, fruits, wines, etc., and their trade extends throughout California, Washington, and Oregon, and also extends east. They are represented in Italy by Guiseppe Granucci, father of the proprietors, whose headquarters are at Lucca. G. Granucci and A. Granucci are natives of Italy, and have resided here for almost thirty years.

W. C. PRICE & CO.

Prominent in its line is the firm of W. C. Price & Co., 413 Front street, established in 1876, and for many years located at 426-429 Front street. The firm handles hay, grain, feed, broom corn, honey, dried fruits, butter, eggs, cheese, live and dressed poultry, potatoes, beans, hides, pelts, tallow, etc. Consignments are acceptable at all times, liberal advances made, and returns promptly forwarded, and for reference clients are referred to R. G. Dun & Co., and the Anglo-California Bank. Mr. W. C. Price is a veteran commission merchant, who was born in Iowa in 1858. He holds membership in the A. O. U. W., Masons, San Francisco Produce Exchange, and the Merchants' Dried Fruit Exchange.

P. SZUKALSKI.

One of the leading lines of business is that of harness, saddlery, etc., and a fit representative is P. Szukalski. This house has been established for the past ten years, and its offices, salesrooms, and manufactory occupy the lower floor of the two-story frame building at 1307 Mission street. Its trade covers this city and its immediate vicinity, and it manufactures and deals, both wholesale and retail, in fine and draught harness, horse-boots, blankets, buggy robes, whips, etc., and make a specialty of repairing. Mr. P. Szukalski was born in Poland during the year 1858 and has been a resident of California for the past ten years.

THE CABIN.

A very popular place is The Cabin, at No. 406 Market street. The house was opened to the public in 1896 and is very handsomely and conveniently furnished. Only the best class of trade is catered to and the finest of wines, liquors, brandies, mixed drinks, cigars, etc., dispensed by experienced and capable bartenders. The proprietors are Messrs. Theo. Bielenberg, a native of Germany and an old resident, and P. J. Weniger, of this city, a well-known liquor man and a member of the Native Sons. Both have long been honorably and actively identified with our best business interests.

GOLDEN GATE DREDGING AND RECLAMATION CO.

Perhaps the most active and valuable branch of engineering has been the reclamation of land on the banks of our rivers, etc., and a concern which has done the larger portion of the work is the Golden Gate Dredging and Reclamation Co., whose local officers are located at rooms 1306-7-8 in the Call building. This company was incorporated, with ample resources in 1895, and has recently become the principal stockholders in the Bradford Reclamation Co., which owns three thousand acres of excellent farming land between the San Joaquin and False rivers on which they raised last year one hundred bushels of potatoes to the acre. The Golden Gate Company operates two huge steam dredges and confines its work chiefly to



- No. 1. Crocker Mansion.
- No. 2. Flood Mansion.
- No. 4. W. H. Crocker Residence.
- No. 3. Claus Spreckels Mansion.
- No. 5. C. P. Huntington Mansion.

the San Joaquin and Sacramento rivers. They employ a large force of men and practically control the trade of these sections. The officers of the company are W. G. Witter, president, and M. C. Harris, manager. The former is a native of Wisconsin, and an old and valued citizen of this community. The latter

is a native son, well known in social and business life. Both Mr. Witter and Mr. Harris own individually large tracts of tide and reclaimed lands aside from those previously mentioned. Mr. Witter was special United States attorney under Harrison for five years, and is at present a lawyer of prominence.

JOHN H. PETERS.

This establishment was founded six years ago, and its offices, salesrooms, and manufactory are located on the ground floor of the frame building at 2052 Mission street. The trade is principally confined to the city, and the house manufactures and deals in parlor suits, odd chairs and rockers, bed lounges, couches, spring and top mattresses, wire mattresses and pillows. All kinds of repairing a specialty. Special rate on large orders. They also handle a full line of coverings and trimmings. Mr. John H. Peters was born in Germany in 1870, and came to California in 1882. He is a prominent member of the Foresters and a progressive and enterprising business man.

SUNSET CAFE.

Among those restaurants which occupy a foremost place in this city we would mention the Sunset Cafe, founded four years ago by Messrs. Cordano and Solari, and occupies the lower floor and basement of the two-story brick building at 108-110 Third street. This concern combines a bakery and confectionery with its restaurant department and employs twenty persons. This restaurant is open night and day, has a seating capacity of one hundred and two, and the excellence of the meals served is well vouched for by its rapidly increasing patronage. Mr. G. B. Cordano is a native of sunny Italy, forty-two years old, and has been a resident of California for the past fifteen years. He was formerly in the fruit business, and is a member of the Ancient Order of Druids. Mr. J. Solari was also born in Italy, is forty-two years old, and has been in this state twenty-three years.

O'CALLAGHAN, NELSON & CO.

While natural advantages have been the prime elements in the upbuilding of the commission business, the enterprise of our leading merchants has been an equally potent factor, and in this connection we wish to call attention to the firm of O'Callaghan, Nelson & Co., commission merchants, exporters and wholesale dealers in provisions, farm and dairy produce, at 116 Davis street, where they occupy a building forty-six by one hundred and thirty-seven and a half feet, which is owned by Mr. O'Callaghan. Both members of the firm have been engaged in this line for the past twelve years, and command unlimited confidence in financial and commercial circles. They employ a number of assistants, and a particular feature of this house is the supplying of ships with everything necessary in food products for their entire equipment. Consignments are solicited, liberal advances made, and returns promptly forwarded. The trade extends all over the Coast, Puget Sound, Oregon, the Orient, and Hawaiian Islands. Daniel O'Callaghan was born in California, thirty-three years ago, is a member of the Stanford Parlor N. S. G. W., and the Society of California Pioneers, his father being one of the original organizers, having come here in 1849. Mr. Alex. Nelson is a native of Denmark, thirty-five years old, and has been actively engaged in commercial life here for the last twenty years.

J. F. ULRICHS.

A condition to which may be credited a great share of our prosperous commercial standing and the many ensuing advantages we possess is the natural wealth of our country, blessed by nature with the richest mineral deposits, most fertile soil and regular temperature in the world. This is the secret of our predominance in the produce line, excellent transportation facilities being another great accessory in point of extensive distribution to all parts of the world. A house which has recently been very active in this field is J. F. Ulrichs, shipping and commission merchant, at No. 122

Clay street. The business was first established by J. F. Ulrichs in 1895, and augmented two years later by the addition of H. F. Ulrichs, a nephew of the former. They occupy the lower floor of a modern two-story brick structure and carry a large stock of honey, beeswax, dried fruits, nuts, beans, canned goods, roots, herbs, etc. A ready market is found for these all over the Pacific coast, considerable eastern shipments being made and large quantities of California products exported to Europe. A general commission trade is also carried on, consignments being solicited, on which liberal advances are made and full returns promptly remitted. A course of the most upright business principles has won them the confidence of all their patrons, and their energy and push have placed them at the head of their profession in point of extensive trade and wide repute. The Messrs. Ulrichs are well known here, and stand high in business and social life. Both are natives of Germany, but Americans and San Franciscans in spirit and sympathy.

A. GALLI FRUIT CO.

San Francisco dealers and commission merchants pursue, as a rule, a strictly legitimate and conservative business, giving conscientious attention to the interests of those whose business is committed to their hands. One of the prominent houses here is the A. Galli Fruit Co., 516-518 Sansome street. This enterprise was established thirty years ago by Mr. A. Galli. The firm occupy commodious quarters in a two-story brick building, where is displayed an immense stock. The principal lines of goods handled are tropical fruits and pure olive oils, of which they are direct importers, and country produce, fruits, nuts, etc. They are sole agents for "Cerro Brand" Lucca olive oil. Consignments are at all times solicited, for which a ready market is found, and returns promptly forwarded. The trade of this house is very extensive, and extends throughout California, Honolulu, and Mexico. The members of the firm are Messrs. John B. Campodonico, G. Campodonico, and C. F. Gronvona, too well and favorably known in San Francisco to require comment.

NASH & BOESSENECKER.

The commission business of this city has always been in the hands of capable men and firms. One of the prominent houses in this line is Nash & Boessenecker, 311-313 Washington street, founded in 1894 by the present proprietors. Mr. Nash was with L. Scatena & Co. for thirteen years previously, and Mr. Boessenecker was with Everett, Nash & Co. for sixteen years. They occupy one story and basement, and handle all kinds of foreign and domestic fruits, nuts, produce, poultry, eggs, etc., special attention being given to mail orders. Consignments are at all times solicited, for which a ready market is found and returns promptly made. Mr. Robert C. Boessenecker was born in Bavaria, Germany, forty-five years ago, but has lived in San Francisco for many years and is a member of the United Workmen and Foresters of America. Mr. Jason W. Nash is a Native Son, thirty-seven years of age. He is a member of the Odd Fellows and Masons.

JOHN F. ENGLISH.

One of the most important commission houses in the fruit and produce line is the house of John F. English, on the southwest corner of Clay and Davis streets. This business was established in 1861 by John F. English. In 1895 Mr. English purchased the business of E. P. Thomas, deceased, uniting it with his own. A general commission business is carried on in California and Oregon produce, a successful specialty being made of grain, sacks, and sack produce. The large operations of the firm and its high standing for equity and resource enable them to secure for their customers top-notch prices and ready returns in every case, and their strict adherence to the highest code of commercial ethics has gained for them the confidence and esteem of the trade. Mr. English is a native of Quincy, Illinois, and came to our city in the early days of "61," since which time he has figured very prominently in our business life, and is a Mason of high degree.

BERTIN & LEPORI.

One of the most widely known houses in the commission and importing trade is that of Bertin & Lepori, 516 and 518 Washington street, established twenty years ago. They are direct importers, manufacturers, and wholesale dealers in coffee, tea, spices, groceries, cigars, wines and liquors, and make a specialty of fine imported French and Italian goods. They are also proprietors of the Eagle Coffee and Spice Steam Mills, and their trade extends throughout the Pacific coast and the United States and Central America and Mexico. Mr. Bertin is a native of California, forty-four years old, and a member of the Masons and Red Men, while Mr. Lepori hails from Switzerland, but has lived here for the past twenty-five years. He, also, is a Mason.

MATTEUCCI & VANNUCCI.

Conspicuous among the prominent merchants of San Francisco is the firm of Matteucci & Vannucci, whose business is located at 124 Pacific street. The firm handles groceries of all kinds and California wines and brandies. Their specialties are fancy Italian groceries, Lucca olive oil, Roma cheese, Italian salmi, mushrooms, scioppo, pagliauo, etc., which they import, and no better can be found in any San Francisco house. The firm are also the proprietors of the Roma Macaroni Factory, 413 Francisco street. The firm was established in 1875 by F. Matteucci and R. Vannucci. The gentlemen are members of the leading Italian associations.

B. BEER & CO.

The growth that has attended the trade in fruits, vegetables, etc., in this city is wonderful. One of the most prominent houses engaged in this line is that of B. Beer & Co., which does a general commission business. The present firm was established February 14, 1899, by Mr. Beer, who had formerly been for eighteen years in partnership with S. Levy & Co. Previous to that time Mr. Beer was in the commission business under the name of B. Beer & Co. for seven years. The office and warehouse is at 427-429 Washington and 528-530 Sansome streets, and occupy the ground floor.

Their trade is local and through the adjoining country. The firm deals in fresh and dried fruits, vegetables, nuts, potatoes, game, and California and Oregon produce of all kinds. Their motto is promptness and dispatch, and special attention is paid to mail orders. Consignments are at all times acceptable, liberal advancements made, and returns promptly forwarded to consignors. Mr. Beer is a native of Austria, and has resided here for the past twenty-seven years. He is a prominent Odd Fellow, a member of the American Legion of Honor, and other charitable and benevolent societies, and an enterprising and progressive citizen.

D. E. ALLISON & CO.

Among the leading representatives of the general commission business here is the above house, located at 501, 503, 505, 507 and 509 Front street, and 300 Washington street, and founded over thirty years ago and incorporated twenty years later. The house is one of the foremost in this section and through its long standing and reputation commands unlimited confidence in financial and commercial circles. They employ a staff of fifteen men and conduct general operations as wholesale commission merchants, making a specialty of green and dried fruits, potatoes, beans, poultry, eggs, game, grain, produce, wool, etc. The president and manager is Mr. D. E. Allison, who is a native of Iowa, fifty-eight years of age, and a resident of this city for thirty-eight years.

MAX WOLFEN & CO.

There are many houses here of the highest standing in the commission line, and one of the best known is that of Max Wolfen & Co., 405-407 Front street, established in 1872 by Max Wolfen. After his death a year and a half ago, Mr. A. Wolfen assumed control. The firm deals in butter, eggs, cheese, poultry, honey, beans, wool, hides, dried fruits, etc., and imports the finest grades of Eastern codfish, mackerel, salmon and canned goods. All consignments handled are sold to best advantage, liberal advancements made, and returns promptly forwarded. Mr. A. Wolfen is a native of San Francisco, twenty-eight years of age, and a member of the I. O. O. F. and N. S. G. W.

SANFORD BROS.

In the commission line the firm of Sanford Bros. is one of the important concerns here. This business was established by Messrs. C. T. and W. L. Sanford two years ago. They occupy commodious quarters at 409-411 Washington street, and 410-412 Merchant street, and handle everything comprehended in produce, making a specialty of poultry, eggs, and game. Special attention is given to country orders. Consignments are solicited, liberal advances being made. Mr. C. T. Sanford and Mr. W. L. Sanford are natives of Canada. Both are members of the Woodmen, and Mr. W. L. Sanford is also a member of the Odd Fellows.

A. L. LUNDY & CO.

The food products of California form an important part of our shipping and export, and a firm which does a large business in this line is A. L. Lundy & Co., shipping and commission merchants, whose handsome establishment is located at Nos. 122-124 Davis street. They deal extensively in butter, cheese, eggs, dried fruits, honey, nuts, etc., and enjoy a large patronage throughout the Pacific coast states. Consignments are handled for producers and placed promptly at highest market prices, advances being made on goods, and full returns forwarded. The house was founded by Mr. A. L. Lundy in 1896. He is a native of Canada, twenty-eight years old, and is manager of the Russell & Mt. Eden Salt Co.

D. BIAGI & CO.

In this review we wish to refer to the commission house of D. Biagi & Co., 520-522 Sansome street, whose thirty years of business operations have been full of the highest commercial precepts. They handle consignments of fruits, produce, poultry, eggs, etc., making liberal advances to consignors and guaranteeing prompt and satisfactory returns. A ready market for their goods is found in all parts of Northern California and adjacent territory, and their business standing is of the best. Mr. D. Biagi, the founder and present proprietor, is a man of wealth and prominence here. He is one of our pioneer citizens, well connected and prominent in social and fraternal circles.

DALTON FRUIT AND PRODUCE CO.

Among the prominent firms who have been instrumental in developing our community is the above company, for many years known as Dalton Bros., but recently incorporated as the Dalton Fruit and Produce Co. They occupy large sales and warehouses at 317-319 Davis street, and handle on commission green and dried fruit, vegetables, nuts, grain, produce, and provisions, and they make large shipments of beans to the East. The company holds membership in the San Francisco Produce Exchange. The officers are Frank Dalton, president, and James I. Wightman, secretary, both old and valued citizens of this community, the former having occupied the executive chair of the Produce Exchange and Board of Education.

S. LEVY & CO.

A firm which has played an especially active part in trade expansion for over quarter of a century is S. Levy & Co., commission merchants, at 218-220 Washington street. This house was founded thirty years ago, and has been in its present location eighteen years, formerly being situated at 207 Washington street. The firm deals largely in poultry, eggs, butter, and hides, handling large consignments for producers, etc., and making all remittances with little or no delay. They carry on a large city and country trade, and are noted for their square dealing and enterprise. Mr. S. Levy was born in Austria, but has resided in this city for over forty years. He is a Mason, Odd Fellow, member of the Red Men, United Workman, and belongs also to several benevolent orders.

M. D. VANVALES & CO.

The importance of San Francisco as a trading center of the highest rank is becoming universally recognized, and the eyes of our great eastern sister cities are gradually turning with wonder, not unmixed, perhaps, with a twinge of jealousy, on this metropolis of the "Golden West." Among our representative business houses none are more prominent or active than M. D. Vanvales & Co., importers and commission merchants, at No. 318 Washington street. The firm was established some five years ago, and carries on very extensive operations all

over the Pacific coast, and many foreign points, including the Hawaiian Islands. A great variety of goods is imported, such as bananas, pineapples, limes, dates, coconuts, etc., as well as pure olive oil, olives and cheese, while they handle extensively domestic fruits, farm and dairy produce. Large consignments of goods are handled for producers, liberal advances being paid and quick returns made. A policy of uniform integrity, liberality, and enterprise has formed the keynote of their phenomenal growth and has commanded the respect and trust of all who have had dealings with the house. The head of the house is Mr. M. D. Vanvales, a native of Greece, but an old and valued citizen. He is a business man of ability and public spirit.

H. N. TILDEN & CO.

The above firm was established nearly forty years ago by Tilden & De Forest and assumed its present status in 1883. They are at 211 and 213 Sacramento street, and deal chiefly in butter, eggs, cheese, potatoes, onions, beans, etc. Their operations extend all over the Coast as far east as New Orleans, H. N. Tilden, the senior partner, was born in Vermont, and sailed with a party of forty-five others around the "Horn" in a three hundred ton brig, and after a voyage of seven months arrived here November 2, 1849. He has been twice worshipful master of the Crockett Lodge of Masons, and once president of the Society of California Pioneers. Mr. H. C. Tilden also belongs to the latter order and the Native Sons.

COMPAGNO & CO.

In this review we would mention the firm of Compagno & Co., commission merchants, at 524-528 Clay street. The business was established ten years ago, and was formerly located at 514 Clay street. They are wholesale and retail dealers in poultry and game, and make a specialty of live and dressed poultry and game, in which they do the largest trade here, handling over four hundred dozen fowls weekly, and supplying a large portion of our club, hotel, and restaurant trade throughout the state. The firm consists of Messrs. J. Compagno and M. Compagno, both natives of Italy, but old and well-known citizens of San Francisco.

G. BERTI & CO.

A house which for a score of years has been closely identified with our commercial interests is G. Berti & Co., general shipping and commission merchants, at 128-130 Washington street, and 123 Oregon street. Their premises run through the entire block, having entrances on both thoroughfares. Besides a large commission trade in which consignments of green and dried fruits, farm and dairy produce, nuts, hides, wool, etc., which are shipped to the East in carload lots and sold at the maximum market rate, all returns being promptly made, the firm makes a leader of fine Italian cheese and other imported table luxuries. Mr. G. Berti is a native of Italy, and came here in 1859.

L. R. LARZELERE & CO.

A prominent firm in the commission line is that of L. R. Larzelere & Co., Nos. 218-220 Davis street, established two years ago by Mr. Larzelere, who has long been identified with the commission line, and was formerly located at Clay and Davis street. The house handles potatoes, onions, beans, garlic, mill stuff, and bags. Consignments are solicited, liberal advances made, and returns promptly forwarded. Personally speaking, Mr. Larzelere is a native of San Francisco, thirty-five years old, and a member of the Odd Fellows and Woodmen of the World.

F. H. HAMMER & CO.

The above firm was established in 1862 at Sacramento, by F. H. Hammer, and in 1870 removed to this city. They have occupied their present quarters at 215-217 Davis street for the past fifteen years, and own a large warehouse on Commercial street stocked with a complete stock of grain, beans, dried fruits, produce, etc. A large foreign trade is carried on and consignments placed to the best advantage, liberal advances being made on farm and orchard products. The firm holds membership in the San Francisco Fruit Exchange and the Produce and Grain Exchange. The individual members are F. H. Hammer, a native of Prussia, who came to California in 1860; F. G. Hammer, and W. Hammer.

CAFE ROYAL.

First and foremost among the many elegant and high-class resorts for the convenience of our business men, ranks the Cafe Royal. For capable management, high reputation as a well-conducted house, and beauty of appointment, this place is unsurpassed, being the finest saloon west of Chicago. This house was established ten years ago. It occupies the lower floor of the Flood building on the corner of Fourth and Market, and covers an area of about eight thousand square feet. It is furnished with billiard tables, lunch counter, bar, and handsome club rooms in the rear. Large plate-glass mirrors and handsome pieces of oil paintings and tapestry are artistically arranged around the walls and in the center of the establishment. The cafe is brilliantly illuminated with more than four hundred incandescent lights. The bar is supplied with the finest glassware, and only the best quality of wines, whiskies, brandies, beer, ale, mineral waters and cigars are kept on hand. The employees, who are numerous and of unfailing courteousness, receive the highest wages paid by any other house in the same line in the city. The proprietors are Max E. Hornlein, Hugo A. Hornlein, and Justis E. Krumb. The Messrs. Hornlein were both born in Milwaukee, and came here in 1872. They stand high in Masonic circles and are members of other orders. Mr. Justis E. Krumb was born in San Jose in 1861. He is a Native Son and has held several positions of public trust in this state, having been in the tax-collector's office in San Jose, and that of the state treasurer's office at Sacramento.

ART SALOON.

The Art Saloon, at 1356 Market street, is noted throughout the world for its beautiful, artistic appointments. Established three years ago, its interior is constructed with a view to unique beauty. Here is exhibited the great "Jap" statue which created such widespread admiration. It represents the figure of a man, life-size, carved from wood, and is so perfect in every detail that one almost expects to see it move and talk. This statue represents an outlay of over ten thousand dollars. The establishment is owned by Mr. Thomas P. Dunne.

MICHALITSCHKE BROS. & CO.

The above concern, located at 410 Market street, was established in 1878 and incorporated in 1895 with a paid-up capital of five hundred thousand dollars. The house are western agents for Seidenberg & Co., of New York, Key West and New York cigars, and importers of Havana cigars, Turkish and other foreign tobaccos, and cigarette paper. Their annual output is over seven million cigars per year. Branches are maintained at 230 Kearny and Mission and Third streets, and they also own and operate two coffee plantations in the Hawaiian Islands and the Olaa District Coffee Mill Co. The firm consists of A. Michalitschke, president; Jos. Michalitschke, vice-president; E. F. Gutschaw, secretary and general manager.

COLOMBO MARKET SALOON.

No class of people have shown more generous and public-spirited enterprise than our saloon-keepers and liquor men. The first-class bar is as much a requisite of an up-to-date community as any other branch of commerce or industry. A pre-eminently first-class institution of this kind is the Colombo Market Saloon at 626 Front street, established in 1894 by L. Boitano, its present proprietor. The excellent management and superior quality of goods has gained for it a large patronage, and only the best quality of wines, whiskies, brandies, beer, ale, mineral water, and cigars are kept on hand, including a fine grade of Italian and other foreign liquors. Mr. Boitano for many years has been a resident of this city.

THE YELLOWSTONE CIGAR STORE.

In this review we would mention the Yellowstone Cigar Store, owned by Sig. Cahen, established two years ago at 22 Montgomery street. Mr. Cahen is a direct importer of the finest brands of Havana and Key West cigars, and makes a specialty of his own brands, such as the "Yellowstone," "Noah Webster," "Aragon," and "El Mas Noble," and also handles a superior line of domestic goods and a complete assortment of smokers' sundries. This place has a good share of the patronage of both the Berkeley and Stanford boys. Mr. Cahen was

born in Germany thirty-three years ago, and has been in California for eleven years, and is a member of the Commercial Travelers. Mr. Joe Cahen, a brother of Sig., and manager of the store, is a native of Germany, and, like his brother, has resided here for the past eleven years, and has been in his present position for two years.

JULIUS GABRIEL.

No greater epoch of international advancement was ever experienced than that which marked the invention of the printing press, which of late years has entered so largely into our business life, and whose influence is so patent and far reaching that it may appropriately be styled the "prime factor of evolution." As a promoter of our printing



interests, and one who for over five years has occupied herein a leading position is Julius Gabriel, printer and engraver, at 419 Sacramento and 320 Sansome streets. His business premises occupy the second floor of one of our modern business blocks, containing a floor space of two thousand five hundred square feet, and is fitted up with the latest appliances for high-class work, including two cylinder and four platen presses, and a force of twelve skilled men are employed. Mr. Gabriel's motto, "I Print Everything," aptly explains the extent and capacity of his business, which embraces "everything," from a "carte de visite" to a three-sheet poster, and includes the work for a large portion of our largest advertisers. Mr. Gabriel is a native of this city, and a member of Bay City Parlor, N. S. G. W., Court Golden Gate, F. of A., Bay City Lodge, K. of P., Valley Lodge, A. O. U. W., and organizer of the Registration Bureau, San Francisco Typothetae; and in the Native Sons and Foresters he holds the post of past presiding officer.

WM. O. BACON.

One of the prominent houses in the line of photographic supplies is that of Wm. O. Bacon, of 18 Post street, established in 1892. The house handles supplies of every description, and does developing, printing, reloading and repairing, the trade covering the entire Coast. Mr. Bacon is a native-born San Franciscan, and is always willing to lend his assistance to any object for the betterment of this city. He is a man of rare business attainments and enjoys the esteem of all.

ALTA SOAP CO.

In the soap manufacturing line we wish to mention the Alta Soap Co., with offices and factory at 109 and 111 Oregon street. The company was established in 1870 by William A. Engwer, who was succeeded by the present owner, Wm. A. Engwer, Jr., in 1895. Their factory is equipped with the latest improved machinery and the output embraces soap of every description. The trade extends to all parts of the Coast and Honolulu. Mr. Engwer is a native of Germany, but has lived in this country since he was one year old.

W. J. THOMSON MILL CO.

A prominent concern long identified with the building trade is the W. J. Thomson Mill Co., at 320, 322, 324 and 326 Mission street. This house is one of the most popular and largely patronized in the vicinity since its establishment fifteen years ago. It occupies all of a large building, containing a hoorage of some ten thousand square feet, where, with the latest improved machinery and a force of skillful woodworkers, the finest mouldings and finish are "turned" out, special attention being paid to high-class sawing, planing, scroll and hand sawing, shaping, etc.

G. M. AGNEW & CO.

The above concern, located at 39 Stevenson street, are importers and wholesale dealers in druggists' sundries, pharmaceutical preparations, toilet articles, hospital supplies, etc. Mr. Agnew is a native of California, thirty-seven years old, and Mr. F. S. Campbell, his partner, is a native of London, Conn., thirty-one years of age.

HENRY MONAHAN.

One of our best known houses dealing in photographic materials and supplies is that of Henry Monahan, of 620 Clay street, which was established in 1850. The business is almost entirely carried on through the mails and express and covers this entire coast from Alaska to South America. Photographers' supplies of every description are dealt in and the latest improvements and inventions at once put on sale. Mr. Monahan is seventy years old and has lived here for thirty-five years.

B. H. TIETJEN.

Among those prominent in bay freighting is B. H. Tietjen, agent for the tug "Ida W." This business was established twenty years ago by Merrill & Tietjen, but has been under the present name since 1890. The office is on the second floor at 44 East street. The tug is very staunch and swift, and is of sixteen and forty-seven one-hundredths tons burden. Mr. Tietjen is a native of Norway, but has lived here for thirty-five years. He is an Odd Fellow, and member Master Mariners' Association.

H. STELLPLUG.

A concern whose trade is confined to diamond setting and jewelry repairing, both for private parties and the leading jewelry houses, is the house of H. Stellplug, whose offices and workshop are on the third floor of the Thurlow block, at 126 Kearny street. This house was established here in 1898 by the present proprietor, who was formerly employed by Shreve & Co., and for many years with Wm. Scheer, of New York City. Mr. Stellplug is a native of New York, is twenty-seven years old, and has been about two years in this city, having been in business in New York, Boston, Providence and Cincinnati.

GOLDEN SHORE MARKET.

The above market was established eleven years ago by Mr. James Boyes, one of the present proprietors, and they occupy the first floor at 108 Clay street. They are wholesale butchers and packers, and dealers in salt meats. The motto of the firm is promptness and dispatch. Mr. Boyes is a native of England, and has resided here for twenty-nine years. His partner, Mr. E. B. Smith, is a native of this city.

ABE ISAACS.

Among the firms in the jewelry line we would mention that of Abe Isaacs, 343 Kearny street, which was established in October, 1898. He deals in watches, diamonds, fine and artistic jewelry and optical goods, makes a specialty of watch repairing and jewelry to order, and diamonds are bought and sold. Mr. Isaacs is a native of Philadelphia, thirty-two years of age, and has been in this city for the past eight years.

M. SCHUSSLER & CO.

The above concern was established in 1881 by M. Schussler and F. H. Levy, and, after the former's death in December, 1898, Mr. Levy assumed control. The offices and display rooms are on the fifth floor of the Claus Spreckels' building, and require the services of six employees and three traveling men. The firm deals in diamonds, watches, jewelry, etc., and does a wholesale trade exclusively, covering the entire Pacific Coast. Mr. Fred H. Levy is a native of San Jose, Cal., and is forty years of age.

CALIFORNIA IRON CONSTRUCTION CO.

The above company was established here in 1897, and occupy the entire lower floor at 320 Mission street. They are manufacturers of wrought iron girders, trusses, prison cells, iron roofs, iron stairways and crestsings. Their trade comes from all over the Coast, and they have done much prison work for this state and the construction on many of the large buildings in this city. The firm consists of S. A. Withington, president, and C. Withington, secretary and manager. Both are natives of Massachusetts, and came to our city in 1886.

STANDARD GLOVE WORKS.

For the manufacture of gloves none can claim precedence over the Standard Glove Works, E. Lewis & Co., proprietors, established in 1890, with factory and offices at 585 and 587 Mission street, occupying some three thousand five hundred square feet of floor space, and employing twenty-five hands, all kinds of buck, working, driving gloves, gauntlets and mittens being manufactured. A number of traveling men keep in touch with the Coast trade.



SYNAGOGUE EMANU-EL.

CALVARY PRESBYTERIAN CHURCH.
ST. JOHN THE EVANGELIST.

ST. MARY'S CATHEDRAL.

SEARBY'S PHARMACY.

One of our best known drug establishments is Searby's Pharmacy, at 400 Sutter street, established thirty-three years ago by W. M. Searby. The house handles chemicals, drugs, toilet articles, proprietary medicines and a number of valuable special preparations made by the firm. The best prescription work is done by experienced pharmacists. Mr. Searby is the inventor and patentee of the Searby bed pan, which is extensively used in the various hospitals. Mr. Searby is a native of England and came here thirty-three years ago. He is a member of the A. O. U. W.

CITY FRONT STABLES.

One of the most prominent establishments in its line here is the City Front Stables, of which J. W. and S. W. Morshead are the proprietors. The business was founded in 1877 by J. W. Morshead, and is located at 20 Clay street. These stables are among the largest and best equipped in the city, having vehicles of all descriptions and fine horses. The specialty is the boarding of horses and the taking care of vehicles. Mr. J. W. Morshead is a native of Great Britain, fifty-six years of age, and a resident of San Francisco for the past thirty-six years, and a member of the Masonic fraternity. S. W. Morshead, his son, was born in Sacramento, but has resided here since childhood.

MRS. B. MOSHER.

There is probably no portion of a woman's costume so important as her hat. The millinery art is an "art" in the broadest sense, and can only be acquired by careful training and long experience. Among those who are masters of the craft is Mrs. B. Mosher, whose millinery parlors are at 321 Geary street. Mrs. Mosher has been engaged in this line for many years in the principal fashion centers and established here in 1897. She caters to the better class of trade, and counts among her large patronage many well-known members of the local "haute volée," who rely upon her skill to aid in their reputation as fashion leaders.

W. A. STROHMEIER & CO.

This concern was established some twelve years ago by Mr. W. A. Strohmeier. The business is located at No. 1006 Market street and fitted up with the most modern appliances for the manufacture of choice candies and confectionery, while their ice cream parlor is nicely furnished, and they carry a choice stock of sweetmeats, boudons, French mixed candies and chocolates. A special feature is the manufacture of Strohmeier's celebrated cough candy. Mr. Strohmeier is a native of Pennsylvania and forty years old, and has been prominently identified with all movements for the advancement of the city.

BOESCH LAMP CO.

One of the most important and useful inventions of recent years is the Boesch lamps and reflectors, as patented and manufactured by the Boesch Lamp Co., at 585 Mission street. This company was established thirty years ago, and was incorporated in 1892. They supply nearly all ships built on this coast, including the Yukon river steamers, railroads, street-cars, carriages, fire department, etc., with their lamps, electric headlights and signal lanterns. The gentlemen controlling this valuable enterprise are E. Boesch, president and manager, and M. Artigues, secretary, who are old and valued citizens of San Francisco.

C. B. PARCELLS.

Among the prominent firms in the city is that of C. B. Parcels, general Pacific coast agent for the Diebold Safe & Lock Co., and the Standard Scale & Supply Co., Limited. Mr. Parcels' office and warehouse occupies the first floor and basement of the brick building at No. 6 California street, and, in addition to trading with the entire Pacific coast of the United States, exports to the Hawaiian Islands, Mexico, and the South American republics. He handles the Diebold safes and locks, also Canton steel roofing, and corrugated roofing and prepared steel ceilings. Mr. Parcels is a native of New Jersey, is fifty-five years old, and came to California in 1879.

JOHN BUTLER.

The house of John Butler, wholesale liquor dealer, at 506 Market and 7 Sutter streets, was established thirty-one years ago. They occupy the lower floor and basement, and their trade is both wholesale and retail. They deal in straight American, Scotch and Irish whiskies, and their brand upon a cask or package of is everywhere regarded as the best guarantee for its purity and reliability. Mr. Butler is a native of England, sixty years of age, and has resided thirty years of that time in San Francisco, and is a prominent Odd Fellow.

McGINN BROS.

Those who perform the last sad rites of our dear departed must be men of tact and delicacy of feeling. The funeral directors of this city are, for the most part, gentlemen of high intelligence and refinement, and among those who enjoy an enviable reputation is McGinn Bros., at No. 31 Eddy street, established in 1887. The firm carry an immense stock of caskets, burial cases, coffins, robes, etc. They own their hearses and furnish carriages, and do embalming by most modern methods, and bodies are prepared for shipment. Mr. Eugene McGinn is a native of San Francisco, born in 1855. He is a man of enterprise, and commands the respect of the entire community.

FRANK H. FOOTE.

There are a number of extensive merchandise brokers here, among whom we would mention the well-known house of Frank H. Foote, manufacturer's agent and merchandise broker, who established eleven years ago and has his office at room 4, on the second floor, at No. 116 California street. His trade covers the Pacific coast and Eastern States, in addition to which he does a large export business. He is agent for the Alameda Canning & Packing Co.'s goods in addition to all kinds of California products. Mr. Foote is a native of New York, fifty-two years old, and a resident of Alameda for the past eleven years, and holds a high position among his business associates.

FRANK H. LA FAILLE.

One of the valuable accessions to the mercantile ranks of the city is the house of Frank H. La Faille, importer and dealer in paints, etc., whose business quarters are located at 741 Mission street. Here he occupies commodious premises, and carries a complete assortment of paints, oils, varnishes and brushes, lubricating oils and compounds. He is Pacific coast agent for the American Varnish Co., of Chicago, and also represents a number of other eastern firms, in paints, oils, etc. Mr. La Faille established here four years ago, and his trade extends all over the Coast. He is a native of this city, forty years of age, and a member of the Workmen and Foresters.

W. OBERDEENER.

A prominent house is that of W. Oberdeener, 18 First street, with side entrance at 4 Stevenson street. They are importers of stationery, blank books, paper bags, wrapping paper, twines, etc., and wood and pulp plates and dishes, oyster palls, ice cream and candy boxes, established four years ago, occupying about twenty thousand square feet of floor space, and selling to the entire Pacific coast. The firm have a record for fair dealing and orders are promptly and carefully filled. Mr. Oberdeener, the founder of the house, died some months ago and the business is now in charge of Mr. J. L. Rapheld, manager for the estate. He is a native of this city, twenty-four years of age, and a member of the N. S. G. W. and Foresters.

G. H. PRICHARD.

A prominent outside concern doing business in this city is the house of G. H. Prichard. This firm has its offices and salesroom on the second floor of the brick building at 109 California street, and its trade covers the entire United States. The house represents Smith, Baker & Co., of Japan, Yokohama, Higo, and Tamsui (Formosa), and are importers of Japan and Formosa teas, selling to the large jobbers and wholesalers, principally in New York city. Mr. Prichard was born in New York city, but has been in business for many years in this city.

VINCENT & CO.

The above company began business in 1893 and was formerly on Geary street, removing to their present commodious quarters at 332 Post street three years ago. A large stock of fine draperies, poles, upholstery, shades and grill work is carried, and a manufacturing department being connected, where a specialty is made of fancy upholstery, etc. The house has a record for superior work and fair dealing. Mr. Thos. Vincent, who acts as sole proprietor, came to California in 1887 and was for five years with the Los Angeles Furniture Department, of Los Angeles. In 1893 he established here and made this city his permanent home.

L. DEMARTINI SUPPLY CO.

In this review we would mention the L. Demartini Supply Company, dealers in confectioners' and bakers' supplies, established in 1883 and located at 510 Front, having formerly been at 548 Mission street. Every description of confectionery, in addition to a full line of bakers' supplies, is manufactured, its specialty being "California Almond Paste," and their plant is supplied with the latest improved machinery for manufacturing the same, and employ one hundred and twenty-five hands. Their trade extends throughout California, Oregon, Washington, Nevada, Utah and Arizona. Mr. L. Demartini is a native of Italy, forty-seven years of age, and has lived in this city for twenty-five years.

BUSWELL PAINT CO.

The above company was established in 1876, and occupies offices at 302 Market street. The factory is located at Fourth and Broadway, Oakland. He handles everything in the line of mixed paints and colors and imports and deals in paints, oils, brushes, varnishes, etc., making a specialty of the "Standard Mixed Paint," which is sold on its merits, and will stand the sun and weather without cracking, peeling or blistering. Mr. E. G. Buswell, Sr., is a native of New York state, fifty-two years old, and a resident of this city for twenty-eight years. Mr. J. G. Buswell is a native of Oakland, twenty-one years old, and the manager of the salesrooms and factory.

B. C. IRELAND.

Among the leading ones in the merchandise brokerage business we desire to mention in this review Mr. B. C. Ireland, whose office is located on the ground floor of the three-story brick building at 121 California street. The trade of this house covers the entire Pacific coast and is confined exclusively to wholesalers and manufacturers. The goods handled are spices, seeds and East India products, which for high quality and reliability are unexcelled elsewhere. Mr. Ireland is a native of Canada, but has been a resident of this state for the past twenty-one years. He is noted for his energy, industry and integrity, and stands high among his business confreres.

DEERE IMPLEMENT COMPANY.

The above company was established here in 1889 and occupy quarters at 209 and 211 Market street, and 318 to 324 Townsend. They handle the celebrated John Deere plows and farming machinery, Shuttler's wagons and Deering's mowers, reapers, binders and a large line of buggies, phaetons and wagon supplies. The house carries the largest stock and has the largest trade in this section, which is due to the energy of Mr. John D. Sibley in promoting the firm's interests here and using every legitimate effort to push the goods. Mr. Sibley came here from Des Moines, Iowa, in 1890, in connection with the house, which from its initial opening has been a great success.

A. McLEA.

Among the manufacturers and dealers in harness and saddles we would refer to A. McLea, established ten years ago, and whose offices and manufactory occupy the lower floor and basement of No. 769 Mission street, the building being owned by him. The trade covers the entire Coast, but is principally confined to this city. The house deals and manufactures harness, saddles, etc., and make a specialty of carriage and heavy truck harness. Mr. McLea is a native of California, thirty-eight years old, and occupies a high position in Masonic circles. On July 23, 1892, Mr. McLea was appointed inspector of harness, leather, etc., to be purchased and delivered to the city of San Francisco for the Indian service.

THE YELLOWSTONE.

No class of business institutions exercises so important an influence on the general character of a city, nor have more to do with its prestige



JAMES TWOMEY.

for hospitality and metropolitan advantages, as its high grade and representative cafes and bars. There are a number of these palatial refreshment resorts in our city, which compare favorably with their most famous eastern and European rivals, foremost and pre-eminent among

which is the magnificent Yellowstone Saloon and Grillroom at No. 22 Montgomery street. This truly regal establishment was opened to the public in 1896, after many months of preparatory work, in which the most expert artists, decorators, and finishers were employed and given "carte blanche" to provide its interior with every elegance and luxury which artistic skill and unlimited resource could accomplish. The premises cover an aggregate floor area of over five thousand square feet, and are divided into an immense public "salon," three beautifully furnished private rooms, a handsome toilet, and an elegant private office, while below is a spacious basement, containing a scrupulously clean and modernly equipped kitchen, where, under the direction of a famous chef, are prepared the celebrated viands and far-famed delicacies spread daily on the magnificent lunch board adjoining the bar. This lunch is the finest in the city and elaborate

enough to tempt the epicurian palate of a modern Lucullus. Farther on are the firm's famous wine vaults, which rival in size, age of vintage, and choice of stock the world renowned German *stattsckellar*." Here are stored the finest wines of California and Europe, some being a vintage only to be found here, and many exceeding in age the half-century mark. Brandy, port wines and sherries are also to be found in great variety, the celebrated London Dock and Nagles cognacs of ripest age included. Some of the stock is not for sale, being retained to still further age—in fact, wholesalers are often obliged to apply to this firm when in search of anything extraordinary in the liquor line, not to be found elsewhere on the coast. The bottle goods are all arranged in stately array on shelves filled to repletion, while the front part of the vault is devoted to bulk goods in barrels, and the balance to case goods and champagnes; besides this an immense stock of whiskies is stored in the United States bonded warehouse, and drawn upon according to demand. Cordial invitations are extended to all patrons, visitors and tourists to inspect the premises, one of the proprietors being always on hand and will take pleasure in showing the sights of their famous resort. The brilliant elegance and luxurious appointment of the main salon almost baffles description. It is finished throughout in malogany, and its richly tapestried walls are hung with artistic masterpieces. The bar proper is adorned by a beautifully finished plate glass mirror, fifty feet square, and is richly ornamented with wood carvings. It is set with a service of the finest plate and attended by a corps of affable and experienced barkeepers, who serve over its polished counter wine, liquors, cigars, and mixed drinks of every description. The private office is one of the most elegantly furnished apartments of this character ever seen, and might well serve in point of luxuriant and artistic appointment for the chamber of a king. The principal feature or attraction, however, amidst this brilliant maze of splendid sights is the famous Yellowstone mineral collection, from which the house derives its name. This collection, which it has taken much time and prodigal expenditure to gather, is the most

complete in this state, and contains the most beautiful specimens of quartz from the mining districts of the world. It is inclosed in a spacious and handsome glass case, each specimen being properly numbered and catalogued, and when lighted at night by an ingenious electrical arrangement, the sparkle and scintillation of the specimens produce a truly beautiful and magical effect, a veritable "Aladdin's Cave" in miniature. The Yellowstone collection is one of the most beautiful and wonderful sights in this city, and a visit here is grievously incomplete without a visit to the famous Yellowstone Saloon, the Mecca of Metrealogists, whose fame as a refreshment resort and a palace of regal splendor is often the theme of bou vivants, even in the great cities across the Rockies, and many are the tales of travelers returned to their eastern friends of the metropolitan city of San Francisco and its splendid institutions of hospitality and good cheer. The Yellowstone, since its inception three years ago, has maintained its reputation as the finest buffet in the state, and has been the popular resort of our prominent business and professional men. Lawyers, capitalists, physicians, bankers, and merchant princes are daily found within its portals, and distinguished statesmen, from the East and West, have thronged time and again its wide corridors. Messrs. Twomey and Miholovich, the proprietors, are widely known and esteemed, not only for their enterprise and ability in establishing and maintaining the great representative institution, which has added much to our city's metropolitan prestige, but for the liberal and public-spirited manner in which they have supported civic aims and interests, by every effort which their wealth and influence can command, and for their open and attractive personality, which has made them hosts of warm friends among the trade and public. It is, therefore, with the certainty that we voice the sentiments of our people and bestow just praise and appreciation where it is most deserved, that we say, "Long live the Yellowstone Saloon, and its worthy promoters; may they flourish and increase in the future as they have done in the past, and continue to give the public the benefits of their wondrous institution and the charm of their popular presence."

M. J. BRANDENSTEIN & CO.

When it is remembered that within the lifetime of persons still living, San Francisco was nothing more than a frontier military and trading post, it seems almost incredible that even American pluck, push and enterprise could have accomplished the wonderful metamorphosis which has been wrought here. The inconsiderable town, the embryo city of a third of a century ago is now the greatest city of Western America, and the home and headquarters of a remarkable development of commerce, trade and manufactures as well as one of the most enlightened, cultivated, and progressive communities on earth. These things came not by chance, or a stroke of fortune, but are the legitimate and logical outcome of wisely directed effort, enterprising endeavor, and that spirit of stalwart independence so conspicuously characteristic of the people who have made San Francisco what she is to-day. And these qualities are no less marked in those who are the present promoters of our business interests, and the chief conservators of our prosperity. The merchants of to-day are training in the footsteps of those who have gone before, and never in the history of this community, have its business interests been in abler hands than at the present time. Taking for example the houses engaged in the importing and general merchandising trade, they are



now in a more flourishing condition and upon a firmer foundation than ever before, the principal houses engaged therein being large in extent, wise and able in management, and broad, liberal and progressive in policy. In this review of our progress we wish to direct attention to the great house of M. J. Brandenstein & Co., importers of general merchandise, whose headquarters are at 120 Market street, with branches in New York, Yokohama, Shanghai, and Calcutta. The firm was inaugurated nineteen years ago by Seigfried & Brandenstein, and changed to its present status in 1893. Their salesrooms consist of a large three-story brick building at above address, as well as two floors in the adjoining building, the whole covering over one hundred thousand square feet of floor space; they also carry a large stock in bonded and free warehouses. These premises are divided as follows: First floor, offices and salesrooms; second floor, offices and warehouse; third floor, stockroom; basement, shipping department, and adjoining quarters, storage department. A large stock of fine mattings, rugs, teas, coffees, spices, sugar, etc., imported direct from the Orient, are kept in stock, and shipped throughout the United States, also being exported to Europe, seventy men being employed. Mr. M. J. Brandenstein, who has built up this great undertaking, is a native of our city and one of our most distinguished citizens. He takes pride in our rapid advancement and contributes liberally to this end.

L. LEBENBAUM.

One of the most active and important lines of business here is the grocery trade, and one of the leading retail houses is that of L. Lebenbaum & Co., at 222 to 224 Sutter street, founded in 1871. This establishment is one of the largest, finest and best appointed grocery stores in the city, and carries a full line of foreign and domestic table groceries, imported delicacies, condiments, sauces, wines, canned goods, liquors, cigars, dried and preserved fruits, perfumes, cutlery, kitchen utensils, and general household goods. They issue a handsome catalogue, which is distributed all over the Coast and brings them in a large mail order trade. The local trade is especially large among the marine trade, and the government is also a heavy patron of the house. The house is one of the most enterprising and reliable west of Chicago, and fully merits its enormous patronage. The firm consists of L. Lebenbaum, one of the oldest and most popular grocers in this city, and J. Meyerfeld, who has been a partner since 1895.

LION PHARMACY.

Among the prominent institutions whose progressive career has brought it into close juxtaposition with our best interests is the Lion Pharmacy, established five years ago by Wm. A. Kelly, a well-known druggist and graduate of the California College of Pharmacy. The premises occupied consist of a handsome ground floor storeroom at corner Stockton and Market streets, elegantly and modernly equipped, a corps of skilled attendants being employed. A large stock of drugs, chemicals, toilet articles, patent medicines, etc., is carried, and a specially made of high-grade prescription work. The firm do a large wholesale and retail trade, and is one of the most popular drug houses in the city. Mr. Wm. A. Kelly, the proprietor, is well-known in the drug line, having been connected with many of our leading drug houses here before establishing for himself. He is a native of New York, aged forty-five, and came to San Francisco when a mere lad, and belongs to the Woodmen of the World.

SHERMAN, CLAY & CO.

The above firm was established in 1870, and was formerly known as Sherman, Heyde & Co. In 1893 they incorporated under our State laws for one million dollars. Their premises occupy an entire four-story brick building, containing over fifty thousand square feet, and is stocked with the largest stock of pianos, organs, musical instruments, sheet and book music, and, in short, everything musical. A force of fifty-five attendants and clerks are employed, and branch stores are established in Oakland and Seattle, Washington, and trading operations extend all over the western world. The officers are: L. S. Sherman, president; C. C. Clay, vice-president L. Georges, treasurer; L. F. Geissler, secretary.

CHAS. BROWN & SON.

One of the great commercial undertakings to which our city points with pardonable pride as a product of Western enterprise is the time-honored hardware house of Chas. Brown & Son, the oldest, largest and best-known hardware house on the Pacific coast. The business was primarily established by Charles Brown, one of California's earliest pioneers, in 1857, and in 1882 his son, B. C. Brown, was admitted to partnership, forming the present firm. This house occupies a magnificent establishment, covering a floor space of over ten thousand square feet, on the ground floor of the Flood building, No. 807 Market street. Their stock, which is unusually large and comprehensive, embraces all descriptions of stoves, kitchen supplies, crockery, glassware, lamps, plated-ware, cutlery, hardware, and mechanics' tools, high-grade furnace work, metal roofing, tinning, plumbing, and gas fitting, also being done by skilled workmen. They are also Coast agents for the celebrated "Wintrop" ranges, and the world-famous "Pasteur" germ-proof water filters, which they have installed in many of our prominent residences, the latter being rented for one dollar per month or sold for twenty dollars. They are in extensive use all over the world, and have been pronounced by the highest authorities as absolutely unequalled. Their trade extends throughout the entire West, agencies being established in Oregon and Nevada, where their goods are on sale at every hardware house of any prominence.

A large retail trade is also prosecuted, twenty-two men and five wagons being required to handle it. The Messrs. Brown are men of the highest type, and are prominent in our social, commercial, and general life.

SCHUMACHER & CO.

Prominent among our manufacturers is the firm of Schumacher & Co., No. 621 Market street, manufacturing jewelers and silversmiths. Mr. H. G. Schumacher is a thorough and practical jeweler, having formerly been with Shreve & Co., jewelers, for four years, and seven years with A. W. Stott. He now has a factory at No. 112 Sutter street, while his offices and sales-rooms are at 621 Market street. The stock on hand comprises fine watches, jewelry, novelties in California gold-bearing quartz, and native gems, and solid silverware and jewelry of all kinds. This house is represented throughout the Pacific coast, Hawaii, Australia, Japan, China, Tahiti, Central America, and Mexico. Mr. Schumacher is a native of Germany, age thirty-nine, and has resided in this city since 1874, and is a member of the Masons and I. O. O. F. His partner, Mr. W. A. L. Miller, has resided here since 1852, and is the oldest gold-quartz jewelry manufacturer in San Francisco.

MERRILL-MILLER COLLEGE.

In these days of practically the opportunities offered by the business college are an absolute necessity to those contemplating entering commercial life. To all such we suggest an examination of the superior advantages offered by the Merrill-Miller college of shorthand and typewriting, who established in 1882, and for the past five years have been under the sole direction of Miss K. L. Miller. The college was formerly at Third and Market streets, but for the past three years have occupied their quarters in rooms 573 to 576 Parrott building, at 855 Market street. A jobbing office is connected with the college, thus providing facilities for giving students practical knowledge. The school is open for both day and night classes, the night instructor being Mr. Geo. O. Perry. This college makes a special point of furnishing experienced and competent stenographers. Miss Miller is an experienced teacher, and furnishes every facility for quick comprehension.

S. H. HARMON LUMBER CO.

Among the foremost lumber concerns here is the S. H. Harmon Lumber Co., founded in 1851, and in 1886 was incorporated under California laws with ample capital. Their mill, located at Gualala, California, has a capacity of one hundred thousand feet daily and employs two hundred men. At their retail yards, corner First and Brannan streets, they carry five million feet of lumber. Their office is at No. 42 Market street, room 3. They carry at their yards a stock of air-dried redwood, rustic, wainscoting, tank stock, T. & G. pine flooring; also ship plank, decking and timbers. They are agents for the Fulda patent self-tightening railroad, mine, wine, and water tanks; Hobbs, Wall & Co.'s mill (redwood) at Crescent City, California; Himpel & Wheeler (spruce), Nehalem, Oregon; and the Pacific Empire Lumber Co. (spruce and pine), South Bend, Washington. They also have vessels en route at all times and correspondence is solicited. The officers are S. H. Harmon, president; J. K. C. Hobbs, vice-president; E. N. Harmon, secretary.

JULES' RESTAURANT.

"It is meet that we should eat," says a famous proverb, and among our high-class eating-houses is the Jules' Restaurant, 315, 317, 319, 321, 323 Pine street, established in 1892. They have fifty tables, capable of seating three hundred and fifty persons, and also a banquet hall in the annex, and they dine daily four hundred and fifty people. The proprietors, Messrs. Jules Wittmann and L. Parisot, are old and experienced restaurant men, the former a native of this city and a member of the N. S. G. W. While Mr. Parisot is of French birth and has been in our midst for about eight years. Both are gentlemen of exceptionally broad, liberal and progressive business views and policies, public spirited and philanthropic in their relations to the community, and give most commendable and praiseworthy support and countenance to all legitimate movements and measures designed for the advancement and betterment of San Francisco.

**STEIN, SIMON & CO.**

In every community there is one house that stands out above all others. In its own special sphere a foremost position is occupied by the old-established and reliable house of Stein, Simon & Co., importers of woolens and tailor's trimmings. This house was established fifty years ago by H. W. Stein, and has been under its present name for about forty years. It occupies the four floors and basement of the brick and stone structure on the southeast corner of Market and Second streets, and requires the services of thirty-five employees and six traveling men. The trade is confined chiefly to the Pacific coast, although it does some little export business. It handles a general line of woolens, cassimeres, suitings, etc., and all kinds and

descriptions of tailor's trimmings. The members of this firm are liberal and broad-minded, noted for their enterprise and progressiveness, and stand high in the esteem and confidence of their business associates.

H. F. SUHR & CO.

In every leading city there are certain business and profession establishments whose importance and high character constitute them as essential parts and elements of the growth and development of the community. Such a concern is that of H. F. Suhr & Co., undertakers, at 1209 Mission street, founded over fifteen years ago, and occupying its present quarters for the past ten years. Next month, however, they will move to larger quarters at 1137 Mission street, which is being built especially by Mr. Suhr and runs through from Mission to Minna street, comprising 20,000 square feet of floor space, and fitted with a morgue of unique design, entirely finished in marble flooring and fine side tilings, making it the most elaborate in the city. An immense stock of caskets, burial cases, coffins and robes is carried; the firm own five hearses and two funeral vans, and provide carriages at short notice. Mr. H. F. Suhr was born in Germany, forty-five years ago, and has lived in California for the past twenty-five years and belongs to seventeen different societies.

ROYAL HOUSE.

We have hotels to suit the requirements of all, and among those which combine the semi-seclusion of the home with the central location and metropolitan advantages of city life, is the Royal House, at 126 Ellis street. The "Royal" is a handsome new five-story brick building, modern and elegant in every appointment, provided with elevator service, fire escapes and all up-to-date conveniences. On the lower floor are a number of commodious and well-furnished parlors, reading and smoking apartments, while above are one hundred and eighty-six large rooms, ventilated in the most approved manner, lighted by electricity, and provided with hot and cold water, numerous suites having private baths, etc., in connection. Mr. F. L. Turpin is one of our veteran hotel men and pioneer citizens.

V. J. A. REY.

Entering upon this sphere of usefulness some three years ago as a promoter of special machinery, Mr. Rey has found a field of commercial endeavor which, stimulated by his experience and enterprise, has become an exceedingly lucrative profession. He occupies quarters on the ground floor at 412 and 414 Battery street, where practical working models of his machines are in operation. He makes a specialty of all kind of printing machinery, also repairs, setting up difficult presses and adjusting intricate parts, handles a large line of gas machines. Mr. V. J. A. Rey has had many years' experience in the machinery business. He is a native of California and that he is proud of this city and state is evidenced by his public spirit to assist matters for the betterment of the community.

PIERCE & CO.

One of the greatest and most famous outside concerns doing business in and from San Francisco is the National Cash Register Co., whose incorporated western agents are Pierce & Co. This agency was established in 1886 and incorporated under a California state charter in 1895. The offices and salesrooms occupy seven handsomely and conveniently furnished rooms on the third floor of the Parrott building, and its business requires the services of several traveling salesmen. This concern handles the desk autographic register; the manifold autographic register, the combined desk and manifold autographic register, the detail-adding cash register, the total-adding cash register, the combination total and detail adding cash register, the total adding, check, and detail printing register, and the new "Empire" cabinet total-adding, check-printing register. The factory of the National Cash Register Company is located at Dayton, Ohio, and represents an investment of five million dollars, employs eighteen hundred men, covers eight and a half acres of floor space, and manufactures over one hundred different styles and kinds of cash registers, of which one hundred and seventy thousand are now in use. Messrs. Pierce & Co. are also the general western agents for the Money Weight Scale manufactured by the Dayton

Computing Scale Co. of Dayton, Ohio. The members of the company are Chas. D. Pierce, president, and T. D. Black, secretary. Mr. Chas. Pierce was born in New York, is thirty-eight years old, and was formerly in the hardware business in Oakland, California. He is a prominent Mason. Mr. T. D. Black is a native Californian, born in 1869, and has been with the agency for seven years.

KINGAN & CO., Ltd.

The house of Kingan & Co., Limited, of Indianapolis, Indiana, and Belfast, Ireland, pork-packers, is ably and energetically represented in this city by J. L. Russell. The San Francisco branch was established here in 1891, and occupies the two floors at 117 California street, requiring the services of six employees and eight traveling men. The trade covers the entire coast and exports to Hawaii, Japan and China. The goods arrive from the East in car-load lots and are disposed of to butcher shops and retail grocers in this city, the trade specialties being "Kingan's Own Cure," hams, breakfast bacon, clear backs, middles and bellies. Mr. Russell is also the Pacific coast and export agent for the Price Flavoring Extract Company of Chicago, and has the honor of having sold the largest single extract order for export on this coast, which was disposed of to an Australian house and amounted to \$5,500. J. L. Russell was born in Louisiana, but has been a resident of California for eleven years. He is a member of the Red Men and the Legion of Honor of St. Louis.

MERRALLS MILL CO.

A great difficulty experienced heretofore in mining has been the expense connected with milling the many rich but low-grade propositions so abundant in our mining districts. This, however, has been obviated to a great extent by the introduction of Merralls' tension quartz mills, manufactured by Merralls Mill Co., whose offices are at 45-47 Fremont street. The Merralls' tension quartz mill costs but little more than any ordinary mill, and reduces easily three times the amount of ore and at one-third the expense of the latter, thus making a saving of sixty-six and two-thirds per cent and an

increase in capacity of two hundred per cent. In the working of low-grade ore it is of almost equal value, as by its use ore can be reduced at a cost of about four cents per ton, and is then ready for the cyanide or chlorination processes. Tailings can also be reground to advantage and many propositions that are now useless on account of small percentage of precious metal can be made to pay by using this machine. They also manufacture rock breakers, stamp mills, or feeders, water wheels, ore cars, and general mining machinery, including the improved "Challenge" ore feeder. They have recently filled contracts for Eureka Mining Co., on Soldiers Creek, Ore.; Tubuca mine, in Sonora, Old Mex.; Black Butte Mining Co., Fox Grant Co., Ore., and Metropolitan mine, in Nevada Co., Cal., etc. The company was incorporated in 1895 with a capital of one hundred thousand dollars, with the following officers: William M. Brown, president; W. A. Merralls, secretary and manager.

UNION MACHINE CO.

Recent years have witnessed a remarkable development in our manufacturing interests. One of our prominent concerns is the Union Machine Company, engineers and machinists, at Nos. 130-132 Main street. The company was inaugurated in 1884 and has a very complete workshop on the lower floor of a large three-story building at above address. Fifteen skilled machinists are employed and all kinds of brewers', winemakers' and special machinery made to order, a leader being made of chemical apparatus. The house is also agent for Toepfer's dumping-kiln and malt-kiln floors, and manufacturers of brewers' patent bungs, washers and pitching supplies. They have placed the machinery of nearly all our principal breweries, and their trade, while principally local, embraces all portions of the Coast states. The firm includes Charles Rapp, F. D. Bepler, and T. O'Neill. Mr. Rapp is a German and came to San Francisco in 1869. He is a well-known member of the German Shooting Club. Mr. Bepler was born in this city, and is one of her most able and enterprising sons. He is a prominent Odd Fellow and well known in our social and general life. Mr. O'Neill hails from Massachusetts and came here in 1859.

M. PHILLIPS & CO.

One of our large importing houses is that of M. Phillips & Co., at 202 Market street. This house was established in 1867 by the late M. Phillips, and the firm is now composed of M. Green, the senior member of the firm; Mrs. D. Phillips, widow, and M. Phillips, son of M. Phillips, deceased. All kinds of general merchandise are handled on commission and placed to the best advantage, and they have agents and buyers in all of the principal cities of the world. Prior to coming here, Mr. Green represented the firm in Honolulu from the time of its establishment until 1889, and now makes annual trips to that place in the interest of the firm. He is of German birth, but came here at an early age. Mrs. D. Phillips, though not active in the business, holds a large portion of the stock. Mr. M. Phillips has charge of the Hawaiian branch, and is a prominent citizen of Honolulu.

FISHER PACKING CO.

Among the many concerns located in San Francisco none can truthfully claim to excel in merit, prestige, and business standing the time-honored and well-known establishment of the Fisher Packing Co., founded in 1873, and its offices and manufactory occupy the entire three-story brick building at Nos. 509-511 Commercial street and the adjoining two-story frame structure, Nos. 513-515-517, the same street, having a frontage of sixty-five feet and a depth of eighty feet, and requiring the services of twenty-five employees, and their trade covers the entire Pacific coast and extends to Australia, Honolulu, China, Japan and the islands of the South Seas. The brand of this concern upon a package of goods is everywhere regarded as a guarantee of purity and reliability. The company are the proprietors of the Bordeaux Mustard Mills and the Golden State Vinegar Works, and they manufacture cider and white vinegar, pickles, catsup, Worcestershire sauce, oils, olives, capers, sauerkraut, horseradish, etc., and are the sole agents for the celebrated Yorkshire relish. Its specialties are syrups, sardines in oil, mustard sauces, new-

process tomato catsup, califlower, pepper relish, Fisher's Celebrated Salad Dressing, chowchow and piccalilli, stuffed peppers, German salt pickles, Sandwich island molasses, pepper sauces, sweet pickles, and pearl onions. The members of the company are J. H. Fisher, Sr., and J. H. Fisher, Jr. The former was born in Germany sixty-five years ago, and has lived in California since 1873, and was engaged in business in Philadelphia for twenty-five years previous. The latter is a native of Philadelphia, forty-five years old, and has resided in this city for twenty-six years and is prominent in Masonic circles.

KAPP & STREET.

There are many large institutions devoted to the manufacture of food products, but in this city there is one branch of production that is peculiarly its own and one that practically has no competition. We refer to the manufacture and canning of tamales by the well-known concern of Kapp & Street. This concern was incorporated in 1897, and at once commenced operations on an extensive scale, occupying an entire floor at Nos. 149-151-153 Fremont street, where they employ a quarter of a hundred people, and where the tamales are made, canned, and shipped to all parts of the country. Tamales are a boon to the housewife, because they are ready to be eaten at a moment's notice, after heating, and they will keep for an indefinite time and in any climate. Only chicken tamales are put up, and only the choicest materials are used. The name of Kapp & Street upon a package of goods is everywhere regarded as the best guaranty of purity and reliability. Their enormous business has been built up upon the merits of the goods manufactured, — the best possible foundation for any business. The firm is officered by three well-known business men. They are A. G. Davis, president; C. F. Kapp, vice president; W. F. Hall, secretary. Mr. Davis is a native of Ohio, while Mr. Kapp was born in Pennsylvania. Mr. Hall is a native of St. Louis, Missouri, and a pioneer business man, who holds membership in the Elks, K. of P., Red Men, A. O. U. W., and Woodmen of the World.

BENNETT & ZEIGER.

One of the firms who have been prominent in our commercial advancement is that of Bennett & Zeiger. This concern was established by Mr. Bennett twenty years ago, the present firm having been in existence since March 1, 1899. Its offices and shops occupy the entire lower floor of the brick building at 213 First street, requiring the services of a large number of workmen. The trade of the house covers the entire Coast, and its business is that of designing, perfecting, and constructing special machineries. Its workmen are among the most skillful and efficient in the city. Mr. W. J. Zeiger is a native of Illinois, and has only been in this city since March 1, 1899. He was formerly in the same business in Eastern Oregon. Mr. E. O. Bennett is a native of Connecticut, but has been a resident of this city for twenty-one years.

J. H. A. FOLKERS & BRO.

One of our time-honored and prominent firms is J. H. A. Folkers & Bro., importers of surgical instruments, dental goods, etc., and manufacturer of trusses and deformity apparatus. The house was established in 1864, and occupies a handsome establishment at 815 Market street, which includes a completely equipped manufactory, where a number of expert workmen, under the supervision of the management, are engaged in making trusses, braces, and other appliances for the correction of deformity. The firm also handles a full line of cutlery and act as sole agents for the Geo. Tieman & Co's., of New York, famous products. They command a large trade throughout the Coast, also exporting to Hawaii, China, Japan, Siam, East India, and bear an excellent reputation for superior goods, fair dealing, and progressive methods. Mr. J. H. A. Folkers is a native of Germany, sixty-five years old, and has resided in this city for thirty-five years.

S. B. ROTHENBERG & CO.

It has been observed that the best judges of the product of the still never turn away from "Old Judge" Bourbon for any other brand. This product is controlled by the above concern, at 117 Battery street, and late of Oakland. They have a warehouse in Kentucky and a bonded warehouse here. They are proprietors of the celebrated "Berlin Bitters." Their force consists of ten employees, and four traveling men. Mr. Rothenberg is a native of Germany, forty-five years old, and has been here since 1852. He is a Mason.

G. SPEIER.

One of our leaders as ladies' tailors is G. Speier, at No. 319 Geary street, who established here five years ago, and occupies a handsome ground-floor storeroom, where a number of skilled operatives manufacture ladies' tailor-made suits, cloaks, jackets, etc. He carries a large stock of imported and domestic dress goods, suitings, and fabrics, and his customers include many of our society leaders. Mr. Speier has had a practical experience at his trade and is a business man of ability.

RICHARDS & CO.

The house of Richards & Co. was established in 1860 by C. F. Richards & Co., and about five years ago was changed to the present title. The business quarters are located at Nos. 406-408 Clay street, and they carry a general line of drugs, chemicals, fancy and toilet articles, druggists' sundries, etc. Mr. Richards is a native of New Jersey, fifty-seven years old, and has been in business in this city for the past thirty nine years, and is the oldest wholesale druggist in San Francisco.

THE WILSON.

The above business, located at 329 Front street, was established in 1896 by E. J. Wilson, formerly manager of a leading hotel at San Jose. The service is of the best and only case goods are handled. Mr. E. J. Wilson is a native of South Bend, Indiana, and has resided in California since childhood, living at Sacramento and San Jose previous to coming to San Francisco in 1892. He is a member of the Masons, Knights of Pythias, and Order of Foresters.

FRED B. HAIGHT.

The above business was established twenty-one years ago, and is located at 212-214 Front street, where two floors are occupied. A specialty is made of fine butter, eggs, and cheese. Consignments are at all times acceptable, and liberal advances made and returns promptly forwarded. Mr. Haight is a native of San Francisco, thirty-eight years of age, is a member of the Bohemian Club, and stands high in the business community.

TULARE EXCHANGE.

One of the most important features of commercial life in the Imperial City of the West is the liquor trade, and a prominent exponent is Mr. Henry Clasby, proprietor of the Tulare Exchange, at 231 Larkin street. This house was established fifteen years ago by Henry Peard, who was succeeded by Mr. Clasby five months ago. The patronage of the house comes from the best class of business and professional men, and the service is the best that experienced dispensers can supply. Mr. Clasby is a native of New York State, twenty-nine years old, twenty of which have been spent on this coast.

DONNELLY & BRANNAN.

Among the other prominent firms in this review we mention Donnelly & Brannan, dealers in California wines and brandies, that was established ten years ago. Mr. Brannan died about five years ago, and the business is at present conducted by Mr. Donnelly under the same name, the offices, salesroom, and wine cellars occupying the first floor and basement at 1069 and 1071 Mission street. They sell in California only, and conduct a wholesale and retail business, and handle the celebrated "Sunny Brook" brand of whisky of Louisville, Kentucky, and also deal in all grades and qualities of California wines and brandies. They sell both free and in bond, always keeping a reserve stock in bond of at least three hundred barrels. J. J. Donnelly is a native of Ireland, fifty-four years old, and has been in the United States since 1860, and in San Francisco since 1869. He is a member of the I. O. R. and Druids, and is well-known in political circles. He was the Democratic nominee for state senator eight years ago.

UNION PACIFIC SALT CO.

This concern was established in 1860, by John Barton, and incorporated in 1868, with the following officers: John Barton, president, and Wm. F. Barton, secretary and treasurer. The offices are at 216 Sacramento street, and the company own over twelve hundred acres of salt land and several large condensers and refiners. Every kind of salt is manufactured, the special and patented brands being the "Eagle brand," "Sun brand," "Anchor brand," and Banner and Windsor, all of which are well known in commercial circles over the Coast.

G. B. DEMARTINI.

G. B. Demartini, wholesale commission merchant and dealer in fuel, etc., with main office and yards at 1020 Front street, and branches at 511-513 and 706 Bush street, has been in business many years, and carries a large line of coal, charcoal, coke, wood, posts, tan bark, railroad ties, etc. Mr. Demartini is a native of Italy, but has been here a long time and is a member of many Italian orders.

A. PALLIES.

A prominent house in the commission line is that of A. Pallies, located at 318 Davis street, which was established here in 1867. His trade extends throughout the entire section, bran, feed, and potatoes being his specialties. Consignments are at all times acceptable, liberal advances made, and returns promptly forwarded. Mr. Pallies is a native of Italy, and has lived here many years. He is a member of the San Francisco Produce Exchange.

C. NAUMAN & CO.

In the produce and commission line we wish to make mention of the firm of C. Nauman & Co., situated at 508-510 Sansome street, which was established in 1857. They are general produce and commission merchants, and make a specialty of game, terrapin, frogs, furs, and skins, also hotel and restaurant supplies. Consignments are at all times acceptable, quick returns assured, and liberal advances made when desired. Mr. Nauman is a business man of ability and public spirit.



VEREIN CLUB.
CONCORDIA CLUB.



PACIFIC-UNION CLUB.



OLYMPIC CLUB.
BOHEMIAN CLUB.

SAN FRANCISCO STOVE WORKS.

In the department of stove and range manufacturing our representative house is the San Francisco Stove Works, at 622, 624, and 626 Third street, established fifteen years ago. The firm manufactures cast-iron stoves and ranges, and fine smooth castings for electrical and various other purposes. Their entire output is purchased by some thirty larger houses. The San Francisco Stove Works has always maintained the highest standard of excellence in their productions. The members of the firm are C. W. Hansen and A. Bain. The former is thirty-eight years of age and a native of California, while the latter was born in Nova Scotia in 1850, and has been in California twenty-four years. He is a member of the A. O. U. W.

DE LANO BROS.

A branch of business that has attained extensive proportions is the brass, copper and sheet metal workers, among whom we would mention the firm of De Lano Bros., started twelve years ago and occupying the lower floor of the brick building at 21 Spear street, having also a warehouse across the street. It employs the services of fifteen men and two wagons. They are brass, copper and sheet metal workers, and also deal in stoves, tinning and plumbing. They make a specialty of every description of marine work and always carry a large stock of ship hardware on hand. The firm consists of W. W. and F. M. De Lano. Both are natives of California and belong to several orders.

LOUIS A. GIACOBBI.

One of our prominent firms is that of Louis A. Giacobbi, importer and dealer in precious stones. The salesrooms are located at 319 Kearny street, where both a wholesale and retail business is prosecuted, and the trade covers the entire Pacific coast. The house imports and deals in diamonds, rubies, emeralds, sapphires, opals and other precious, semi-precious and imitation stones, and also a fine line of pearls, and is the only house west of New York which manufactures settings, galleries and jewelers' trimmings. Mr. L. A. Giacobbi is a native of San Francisco and a prominent member of the Native Sons.

HOPPS & SONS.

The firm of Hopps & Sons, painters and sign-makers at 429 Pine street, was founded in 1850 by Chas. Hopps, the father of the present management, now deceased. They occupy a handsome office and workroom, employing from fifteen to one hundred men, according to season, and do all kinds of high-class house and decorative painting, panel and fresco work, and sign-painting in all its branches. They employ only first-class men and make a point of superior workmanship, commanding a large and exclusive trade in this vicinity. The brothers, G. H. and F. W. Hopps, are natives of Boston, Mass., and have been here for over forty years.

MAVOY & CO.

Prominent among the representative funeral directors is McAvoy & Co., at 1235 Market street, originally established in 1889 as the S. F. Undertaking Co. They were succeeded by the present firm ten years ago. The firm do their own trimming, also carrying a large line of caskets, shrouds, funeral goods, etc., and furnishing hearses, carriages, etc. A specialty is made of expert embalming and preparing orders for long shipment. Messrs. H. D. McAvoy, the proprietor, and Geo. E. Horr, assistant manager, are both practical men who have spent many years in this business. The former is a member of Ancient Order Hibernians, while the latter belongs to the Druids and A. O. U. W.

S. F. WEEKS COMPANY.

The S. F. Weeks Company, No. 31 Market street, was established in 1879 by Andrew Crawford, and succeeded by the present firm ten years later. They are large importers and wholesale dealers in ship chandlery, naval stores, marine hardware and cordage, and make a specialty of steamer supplies. The firm consists of S. F. Weeks, president, and treasurer; A. B. Emerson, vice-president, and S. F. Weeks, Jr., secretary. The former is a native of Boston, and came here in 1849. He is a member of the California Pioneers. A. B. Emerson was born in Maine, but is an old and prominent citizen of San Francisco, while S. F. Weeks, Jr., is a Native Son.

HERMAN WALDECK CO.

One of the large establishments that has been most prominent in the advancement of this city is that of the Herman Waldeck Company, located at 34-38 Clay street. This enterprise was established and incorporated twelve years ago, with the following officers: Herman Waldeck, president; Sol Wangenheim, vice-president; and J. Stern, secretary and treasurer. They are wool-pullers and dealers in hides, leather, tallow, wool, furs, and skins and butcher's supplies, buying hides all over the Coast and shipping the same to eastern markets. The members of the firm are representative business men and have implicit faith in the great future of San Francisco and are liberal contributors to her progress.

WM. BATEMAN.

The builders and contractors of this city occupy a very prominent place, and one of the most prominent among them is William Bateman, who started in business in 1878. The offices and factory occupy the entire second floor at 411 Mission street, and require the services of fifteen employees. The business of the house is principally the fitting up of banks, offices, stores and private dwellings, and it makes a specialty of repair work. Mr. Bateman is a native of England, fifty-five years old, and has resided in this city since 1874.

CALIFORNIA FERTILIZER WORKS.

A concern of importance to this western country is the California Fertilizer Works, founded eight years ago, and incorporated in 1897 for \$100,000. Their city office is at 534 Clay street, and factory on the water front at South San Francisco, covering two acres, employing over twenty-five men. All grades of fertilizer, bone meal, etc., are manufactured and shipped to all portions of the West, and exported to Japan and Hawaiian Islands. The officers are: John Bayle, president; J. Lacoste, vice-president; J. E. Miller, manager; E. O. Rieser, secretary and treasurer, all widely known and respected citizens of the highest type.

H. F. MAASS.

There is no profession that comes so close to the finer sensibilities of the community than that of the funeral director. Of those well qualified for their duties is the well-known establishment of H. F. Maass, at No. 917 Mission street, established six months ago by Mr. Maass, who was for many years in the hotel business. His establishment is fitted with a morgue, trimming-room, showroom and mortuary chapel, and owns his hearses and furnishes carriages, etc. Mr. Maass and his son, Alvin Maass, as well as Mr. R. Schuler, are all expert arterial embalmers and undertakers of experience. They carry a stock of caskets, burial cases, coffins, robes, etc. Mr. H. F. Maass is a native of Germany, sixty-five years old, has lived in this city for forty years, and is a member of the Odd Fellows, and was one of the first members of the S. F. Schuetzer Verein, belonging to it since 1860, and was also one of the first members of the Merchants' Association, and has been a member of the German Benevolent Society since 1859.

J. EDLIN.

It is a notable fact that nowhere except Paris, London, and New York does one see so many stylishly dressed men as in San Francisco. This does not simply allude to the fine quality and texture of the garments worn, but to the strictly "comme il faut" and artistic cut of same. This city has many arbiters of fashion. One of the best is J. Edlin, first located under the Palace Hotel, and more recently located in the Baltwin Hotel building, when the recent fire destroyed his entire stock. His present quarters are at rooms 403 and 404 Examiner building, and the salesrooms are fitted up in a manner to give patrons the benefit of perfect light to select from a stock that is not excelled west of New York, as they handle only the choicest fabrics from foreign and domestic looms, every garment being fitted, cut, and made under the supervision of Mr. Edlin, who learned the art of tailoring in Europe. He is a prominent member of several Masonic organizations.

NEWELL & BRO.

The reliable methods of the business dealings of the above firm have won for them a most enviable reputation. They were originally located at 224 Clay street in 1874, and removed to 221 Davis, where they remained until 1892, then removed to their present location, 217-219 Davis street. Here they occupy an entire three-story building, and are manufacturers of soaps, importers of starches, candles, teas and cigars, and wholesale groceries. The brands of soaps manufactured are "Stryker's Kitchen," "Star of the Kitchen," "New York Laundry," "Queen's Laundry Bar," "Mikado" and "King Lilly." They are interested in the manufacture of Eureka salt, and also manufacture two hundred and twenty thousand pounds of sal soda per month. Their trade extends to British Columbia, Honolulu, Idaho, Washington, Oregon, and California. Mr. H. Newell is a native of Vermont, sixty-seven years old, and a member of the Workmen of the World. Mr. D. Newell is a native of Indiana, fifty-one years old, and a trustee of the I. O. O. F. Home.

CHAS. F. THIERBACH & CO.

In the manufacture of food products our city has made great advancement. A firm at the top of the list in this line is Chas. F. Thierbach & Co., proprietors of the Golden City Coffee & Spice Mills, who have been favorably and widely known in this field for almost twenty years. Their offices and works occupy the two-story brick building at 306-308 Battery street, and employ a large number of men and traveling salesmen, the latter keeping in close touch with the western trade. All kinds of fine green and roasted coffee and spices are handled, as well as the celebrated "Arab" coffee, put up exclusively for this house. This brand is composed of a special blend, and after being roasted is packed in air-tight cans, thereby retaining the original aroma. The firm enjoy a large and increasing patronage on this especial blend. Mr. Chas. F. Thierbach, the proprietor, came here from Germany in 1866, and after being connected with leading houses in this line for ten years, established the present business. He is a member of the A. O. U. W. and the German Schuetzer Verein of San Francisco.

THE RICHARDSON CO.

The above company has been established one year in this city, but has been carrying on business at Stewart Point, Sonoma county, for many years, where it owns large tracts of land and where its large mill is located, employing as high as two hundred men. The company owns the schooners "Eppinger" and "Arehle" and "Fontie." The offices and yards in this city are at 133 and 135 Berry street, and the trade covers this city, Pacific coast, and extends to Hawaiian Islands and principal Pacific ports. They supply all the wood and coal yards here with cordwood, both pine and red woods, export fence posts to Hawaii and ground tannark to China and Japan. The company consists of H. A. Richardson and W. M. Richardson, both residents of this state since 1881, originally coming from New Hampshire. The former is forty-eight years of age, and attends to the business in Sonoma county, while the latter is thirty-six years of age, and is at the head of the company in this city.

G. CAMILLONI & CO.

One of our most active and valuable commercial branches is the fish trade, and probably the largest house devoted to the trade is G. Camilloni & Co., occupying stalls 5 and 6 in the New Clay street market, at 518 Clay street. The business owes its original inception to G. Camilloni, in 1874, and was reinforced in 1892 by the addition to the firm of Jos. Canepa. They employ some fifteen men, and have a branch establishment at Twelfth and Washington streets, Oakland. The territory covered embraces all the Coast, from British Columbia to Mexico, and intermediate points, where large daily shipments of the finest grades of fresh, salt, smoked, and dried fish are made, special attention being paid to high-class hotel and restaurant trade. Consignments are at all times acceptable, and the trade given every assurance and guaranty of prompt and satisfactory disposition. The firm is rated among the first and is considered one of the most solid and reliable in the trade. The firm consists of Messrs. G. Camilloni and Jos. Canepa, both old and prominent citizens.

CHARLES ADAMS.

The bard of Avon was correct when he said "The apparel oft proclaims the man." In the merchant tailoring line one of our prominent exponents is Charles Adams, at 1466 Market (the number previously being 1384), who caters only to the best trade. He occupies handsome premises and has a choice selection of cloths and fabrics, imported and domestic, and employing fourteen expert journeymen tailors. Every piece of goods is subjected to rigid scrutiny and is practically perfect before it leaves the house, which care has been one of the potent factors in his successful career. Mr. Adams is a native of Scotland and an old, experienced tailor, having worked twenty-one years as a cutter. He came here in 1884, establishing two years later. He is a prominent member of the I. O. O. F., and is connected with many other organizations.

J. F. KENNEDY.

The house which is the "ne plus ultra" in the fine-art line is that of J. F. Kennedy, at Nos. 19-21 Post street, established in 1872 by Morris & Kennedy, and since last year has been owned by the present proprietor. This concern deals in fine oil paintings, water colors and engravings and etchings. It also carries a complete stock of artists' materials, colors, brushes, easels, etc., gold picture frames and hardwood frames, and in addition takes pictures and other works of art on storage. Its specialty is cleaning and renewing old or damaged pictures. Mr. Kennedy is a native of Nova Scotia, sixty years of age, and a resident of California for forty-one years. He is a prominent Mason and Odd Fellow, and is president of the Robertson Raft Company. Mr. Kennedy is also a director in the San Francisco Lumber Co. and the president of the Central California Lumber Co., which business he has been in many years.

ROTHSCHILD & EHRENFORT.

One of the prominent manufacturing concerns is that of Rothschild & Ehrenfort, candy manufacturers, established thirty-two years ago by Mr. Rothschild, and joined several years ago by G. F. Ehrenfort, the latter having many years of experience in this line. Their office, salesrooms and factory are located at 118

Front street, and also occupy the upper floor at 120 Front street. The output is from six thousand to eight thousand pounds of manufactured goods per day, and they employ fifty persons and a number of traveling men. Their trade extends over the entire west, China, Japan, Australia, Manila and North and South America. They have filled orders for Australia and Japan as large as sixty thousand pounds at a time, which are shipped in airtight boxes. Mr. H. Rothschild was born in Germany fifty-six years ago, and has lived here for thirty-two years. Mr. Ehrenfort was born in this city thirty-four years ago.

HOOPER & JENNINGS.

The wholesale business of the city has been one of the most important factors in the growth, progress and advancement of San Francisco during the past quarter of a century, and among those houses who are prominent in their line is the firm of Hooper & Jennings, importers and wholesale grocers. This concern was established years ago by Thomas Jennings, father of one of the present proprietors. The offices and salesrooms of this firm occupy the two-story brick building at 213-215 Front street, corner of Halleck, and require the services of ten employees and a number of traveling men. Its trade covers the entire Pacific Coast, and is of an essentially wholesale character. The firm are importers and dealers in groceries, teas, coffees, spices, condiments, pickles, and also butter, provisions, dried fruits, etc. Mr. Geo. Jennings, the present proprietor, is an old resident of San Francisco, a public-spirited and progressive business man.

CHAS. JEANNERET.

There are houses here representing many lines of business, and one which we desire to mention is Chas. Jeanneret, engraver. This shop is on the first floor at 126 Kearny street. The business of the house comes principally from this city and its immediate vicinity. Mr. Jeanneret is an engraver of jewelry and silverware, and one of the best in the city, as the orders he receives from the leading jewelry firms well attest. He is a native of Switzerland, and learned his trade first there, and since 1886 has resided here.

J. B. JONES.

In the line of importers of watchmakers' and jewelers' tools, we refer to J. B. Jones, established twenty years ago by Jones & Davis, and later succeeded by present firm. The salesrooms are at 3 Hardie place and 230 Kearny street, and the house is a direct importer of jewelers' tools, optical goods, precious and imitation stones, and gold settings, silver and gold plated balls, rolled gold, solid nickel, electroplate and fire-gilt chains and lockets. Mr. Jones is a native of England, fifty-five years old, and has spent thirty-three years in this city.

A. BERBERT & BRO.

To those whose energies are devoted to the amelioration of the condition of his fellow-man should be accorded a high place in this world. Such a firm is A. Berbert & Bro., manufacturers and dealers in surgical instruments, deformity apparatus, etc., at 1450 Market street. This house commenced business in 1890, and carry a large stock of surgical instruments, batteries and physicians' supplies. A specialty is made of the correction of spinal and other deformities by trusses, braces, crutches, etc., made and fitted for this purpose. They also manufacture instruments used by the Orthopedic service of the Children's Hospital and San Francisco Polyclinic. Mr. A. Berbert and his brother George are both experienced men, and are natives of New York city and old residents of this city.

LEWIS PACKING CO. AND VINEGAR WORKS.

One of the leading houses in its line here is the Lewis Packing Co. and Vinegar Works, located at 625-627 Front street, established in 1888 by the present firm. The company manufacture pure cider and California wine, vinegar, pickles, mustard, sauerkraut, extracts, salad dressing, preserves, sardines, herrings, oils, olives, and table delicacies. In the last few years they have devoted a great deal of attention to California ripe olives and California olive oil, which they ship in large quantities to eastern and foreign markets. The officers of the company are Chas. Harris, president; M. Harris, vice-president; and Wm. Lewis, secretary and general manager—all gentlemen of the highest business standing.

J. COOPER.

Among those engaged in high class merchant tailoring is J. Cooper, who established here twenty years ago. His sales parlors are at 28 New Montgomery street, under the Palace Hotel, where the latest designs in men's outer garments are produced by the leading mills of Europe and America, and the cutting and fitting done under the supervision of Mr. Cooper, no garment leaving this establishment that is not up to the highest excellence. The house also rents evening dress suits, that are first-class in every respect and are made with the same care as those costing from \$80 to \$90. Mr. J. Cooper was born in New England, and has resided in this city for twenty-five years.

MEYERSTEIN CO.

The old-established firm of Meyerstein Company, manufacturers and importers of gents' furnishing goods, was established forty years ago by Louis Meyerstein and incorporated as above three years ago with a capital of five hundred thousand dollars. The house deals in all kinds of gents' furnishing goods, occupying the handsome new five-story building, corner Bush and Battery, also operating a factory on Stevenson and employing two hundred persons. Mr. Louis Meyerstein, the founder and president, is a pioneer citizen, and was born in Germany in 1829. A. L. Meyerstein, vice president, was born in San Francisco, and S. Simon, secretary and treasurer, is also a Native Son.

I. FINKELSTEIN.

Among the many lines of local trade that flourish here is that of ladies' tailoring. An important house in this line is that of I. Finkelstein, at 139 Ellis street, that was founded eight years ago. The trade caters to the very best and most exclusive trade and the patrons of the establishment are to be found among the highest society circles in the city. The house carries a large assortment of the finest quality and latest patterns in both imported and domestic goods, and makes a specialty of the most recent and up-to-date novelties. All orders are promptly attended to, and the most experienced cutters are employed, every garment being guaranteed as to quality, finish and fit. Mr. I. Finkelstein has been in California nine years.

MEYER BROS.

One of our enterprising firms is that of Meyer Bros., wholesale manufacturers of cloaks, capes and snits, established in 1881 by B. F. and M. M. Meyer, and located at Nos. 7 & 9 Battery street, where they employ seventy-five garment-makers. In addition to the above line, they manufacture a fine grade of ladies' tailor-made suits, in the latest fashions. Their trade extends over the entire Pacific coast, New Mexico and Arizona, which is traveled by their salesmen. Mr. B. F. Meyer is a Native Son, born in San Francisco thirty-two years ago, while Mr. M. M. Meyer is a New Yorker, thirty-nine years old, but has lived all his life here. He is a member of the I. O. O. F.

SAN FRANCISCO SHOE HOUSE.

Among the great retail establishments here is that of Mr. George E. Fairchild, president and manager of the San Francisco Shoe House, on Market street, opposite Mason. "The Oakland," at No. 1059 Washington street, and also "The Oakland," in the Macdonough block, Oakland. This concern is perhaps the largest in the retail shoe line in the state, with a capital of two hundred fifty thousand dollars. They also own a branch at Honolulu. Mr. Fairchild is a native of Vermont, fifty-five years of age, and a member of the distinguished order of Native Sons of Vermont, also is a prominent member of the San Francisco Chamber of Commerce and the Manufacturers' and Producers' Association.

LOUIS K. ROSENBERG & CO.

Among the leading firms which wholesales the product of these manufacturers we would mention that of Louis K. Rosenberg & Co., boots and shoes. This firm was established in 1896 by the present proprietor, who had for the previous twelve years conducted a similar line of business at No. 214 Pine street. The office and salesroom occupy an area of five hundred square feet on the first floor of the building, at No. 211 Pine street. The trade is principally in this city and its immediate vicinity and is devoted to a strictly wholesale and jobbing trade in boots, shoes and slippers. Mr. Rosenberg is a native of this city, thirty-two years of age.

JAS. M. MORAN & CO.

One of our dry goods houses that have been unusually active of late is the house of Jas. M. Moran & Co., Nos. 1009-1015 Market street, established over a quarter of a century ago by Moran Bros. on a small scale, on Sixth street. Increasing business demanded larger quarters, and they removed to their present location. A specialty is made of black dress goods, as well as the cheaper and intermediate grades of dry goods. Mr. Jas. M. Moran, who is now sole proprietor, is a native of Ireland, but came to America in 1867, soon afterward settling in this city.

JULES LEVY & BROS.

Among the long-established concerns is the house of Jules Levy & Bros., manufacturers and importers of embroideries, laces, etc. This firm was established in 1877 by Jules Levy and was succeeded in 1883 by the present firm, which has occupied its present location for the past ten years. The offices and manufactory occupy the two upper floors of the brick building at Nos. 5-7 Sansome street and require the services of ten employees and two traveling men. The trade covers the Coast and is of a wholesale character exclusively. It handles, imports and manufactures embroideries, laces, handkerchiefs, curtains, hosiery, gloves and veilings, and principally confines itself to goods of European manufacture. The firm consists of Jules Levy and his brother, Max Levy.

FRIEDMAN BROS. & SCHAFER.

Among the foremost Eastern boot and shoe manufacturers is the firm of Friedman Bros. & Schaffer, of St. Louis, who established an agency here last year. Their salesrooms are located at Nos. 7-9 Battery street, where they occupy about two thousand five hundred square feet of floor space. Mr. Lewis Slessinger represents them here, and their celebrated brands, "Camel," "Zebu," "Rough and Ready," and "Honor Bright," have recommended themselves for their excellence of workmanship and durability. Mr. Slessinger has, by his long residence in California and extensive personal acquaintance with leading business firms on this Coast, built up a large and increasing trade for his firm.

THE "1100."

Among the handsomely decorated places, with choice works of art and beautiful frescoing, is the 1100 Cafe and Tamale Grotto, owned by Ike Stanley at 1100 Market street, and 1 Turk street. The fittings are very elaborate, and here is carried a choice brand of wines, liquors and cigars. There is also a music room and eleven private reception rooms for families. The grotto is noted for its cuisine and choice chicken tamales. Mr. Ike Stanley, the proprietor, is a native of this city and a member of the Native Sons, Parlor Number One.

J. BAMBERGER & CO.

The above firm was established in 1885 by J. Bamberger. The business quarters are located at 406 Sacramento street, where a large stock of imported and domestic cigars are carried, the following brands being their specialties: Bohemia Club, Africano, Acme, El Nacional, Reis Chieftain, Belle of '76, etc., and the trade covers the Pacific coast and Nevada. Mr. Bamberger is a native of Germany, forty-nine years of age, and has lived in California for the past thirty-one years. His success is due to his ability, industry, and square and honorable dealings.

THOS. J. WALSH & CO.

In the retail liquor trade, no house is more thoroughly representative of modern progress and intelligently directed enterprise than that of Thomas J. Walsh & Co., founded thirteen years ago and located at 733 Market street. The bar is unique from the fact that it is composed of a row of five handsomely varnished barrels, whose tops are surrounded by a highly polished brass rail. All the standard and choicest brands and qualities of wines and liquors are served by efficient and courteous employees, while lager and steam beer are always on tap, and the finest lines of cigars are kept. Mr. Thos. J. Walsh is a native Californian. He is a great favorite with his patrons.

JONAS SCHOENFELD & CO.

In this review we wish to make mention of the firm of Jonas Schoenfeld & Co., importers and dealers in leaf tobacco, at 508-510 Washington street, which was established thirty-nine years ago by Jonas Schoenfeld, and a year ago D. M. Schoenfeld, his nephew, was taken into partnership. Mr. Jonas Schoenfeld is a native of Germany, and has lived in the United States for forty-nine years, forty-two of which have been passed in this city. Mr. D. M. Schoenfeld is also a native of Germany, coming to this country in 1872, and to San Francisco fourteen years ago. He is a member of the Masons.

WEIL & CO.

The above firm was established in 1898 by L. A. Weil, who was for twenty-five years previous with Weil Bros. & Sons. They occupy commodious quarters at 327-329 Sansome street, and are sole agents for "Liberty Bell Bourbon," which is particularly adapted for a first-class drug, hotel, and club trade. The firm are also importers and dealers in wines and liquors, and their trade extends over the entire Pacific coast. Mr. L. A. Weil is a native of Germany, and came to the United States in 1847, and has lived in this city for twenty-seven years. He is a member of the Masons.

WM. A. SCHULTZ & SONS.

The above firm, established in June, 1893, was incorporated under California state laws with the following officers: Wm. A. Schultz, president and manager; Geo. A. Schultz, secretary, and Wm. A. Schultz, Jr., treasurer. They occupy the first floor and basement at 523 Front street, and import wines and brandies direct from European houses. They carry a complete stock, including imported and domestic ports, sheries, clarets, Rhine wines, champagne, cognac, brandies, and Irish and Scotch whiskies, gins, rum, cordials, etc. The trade of the company is steadily increasing, and now extends all over the Coast. Mr. Wm. A. Schultz is a native of Germany, and Messrs. Geo. A. and Wm. A., Jr., are natives of California.

GENDAR & HINK.

No city on the Coast has a more choice selection and better regulated array of drinking saloons than San Francisco. We desire particularly to notice the wineroom of Messrs. Gendar & Hink, at 32 Montgomery street, established ten years ago, and handsomely fitted up in hard wood, paintings, and other works of art. The choicest wines and liquors are served, the Hotling whisky being used over the bar. Mr. Hink was born in Germany, but has resided in California for thirty years. Mr. Gendar is a native of New York and is a prominent Odd Fellow.

B. FRAPOLLI & CO.

The firm of Frapolli & Co. was established in 1879 on Sansome street by the father of the present proprietor, who died eight years ago. They are wholesale dealers in California wines and brandies, and are located at 712-714 Battery street, where they have been since 1889. They own and operate the Crystal Springs Vineyard at Woodside, California. They are wine-growers, distillers, and dealers in California wines and brandies, and carry usually about four hundred thousand gallons in stock. Mr. Frapolli was born in this city, and is a member of Yerba Buena No. 84, and the N. S. G. W.

THE CORONADO.

No class of people have shown a greater amount of public spirit than our saloon-keepers. A first-class institution is the Coronado, at 101 Powell street, under its present management four years, having been formerly run by J. A. Wilkins. The bar and back bar are constructed of handsomely carved mahogany, and the walls adorned with plate glass mirrors and fine oil paintings. Only the choicest brands of wines, liquors and cigars are served. Mr. R. H. Fischbeck, the sole proprietor, was born in New York city twenty-eight years ago, and has been in California for twenty-four years.



PIONEER BUILDING.
HOPKINS ART INSTITUTE.

NATIVE SONS' BUILDING.

ODD FELLOWS' BUILDING.
MASONIC TEMPLE.

SAM BERNSTEIN.

Among the tailoring houses here that have won prominence because of the excellence of their work is that of Sam Bernstein, No. 115 Sutter street, established on Geary street fifteen years ago by Mr. Bernstein and moved to present quarters in 1896. The store, in the Lick House block, is handsomely fitted, the stock carried is one of the finest in the city and comprises only the choicest foreign and domestic goods. Mr. Bernstein is a native of Germany and came here in 1881. He is a prominent Mason.

SIG. STEUER.

The manufacturing interests of this city have been marked by a steady and rapid development. A house which has been especially active in this field is Sig. Steuer, manufacturer of ladies' wrappers, at 109 and 111 Battery street. Mr Steuer commenced operations here in 1895 and is one of the most extensive manufacturers of wrappers of all kinds in the West, occupying two entire floors and employing fifty hands, including three traveling salesmen, and shipping all over the Coast states. Mr. Steuer is a native of Germany and came here in 1891. He occupies a foremost place in his line of trade in this community.

WHEELER & WILSON MFG. CO.

Ever since Elihu Whitney's famous invention of a "machine that would sew" the manufacture and sale of machines have formed an important part of the world's business transactions, but the crowning triumph of mechanical ingenuity are the Wheeler & Wilson Mfg. Co.'s products from their great factory at Bridgeport, Conn., that are adapted to the use of foot, steam or electrical power, and used for family or manufacturing purposes. Their local department, at No. 933 Market street, is under the management of F. S. Prescott, born in New Hampshire in 1848, who represented the "New Home" Co. in the East for twenty-three years, and came to Oakland as purchasing agent for Wheeler & Wilson Co. and in 1894 was appointed manager for the Pacific coast.

D. COHAN.

A foremost disciple of "L'Art de la mode" is D. Cohan, the fashionable ladies' tailor, at 145 Powell street, who for the past ten years has been patronized by the "elite" of this city. He carries a choice line of imported and domestic materials in all shades, patterns and grades, employing a force of skilled assistants. Mr. Cohan is master of his craft and his products have all the "chic" and elegance of those made by the Parisian tailors. He is a native of Germany, has been here many years, and holds membership in the A. O. U. W. and Forsters.

HARTTER, HAYES & CO.

A representative house in the wholesale and jobbing line is that of Hartter, Hayes & Co., grocers, established six years ago, and incorporated in 1895 with a capital of \$50,000, with business quarters at 216 Front street. Every description of groceries, lard, sugar, butter and eggs are handled, and a specialty is made of bakers' supplies. The officers are: L. Hartter, president; L. H. Hartter, vice-president; and Alfred M. Hartter, secretary. Mr. L. Hartter was born in Germany sixty-two years ago, and came here in 1872. L. H. Hartter is a native of Texas, twenty-seven years old, and has lived here nearly all his life. Alfred M. Hartter is a native of this city, twenty-six years of age.

FINK & SCHINDLER.

Among the prominent concerns here is the firm of Fink & Schindler, manufacturers of artistic furniture, at Nos. 1309-1315 Market street. This business was established thirty years ago and has been under its present name for eighteen years. They occupy the entire three-story building and their factory is supplied with all latest improved machinery, and employs from thirty to fifty persons. Their specialty is artistic furniture and hand-covered furniture to order, and carry a complete line of upholstery and drapery goods, and designs and manufactures bank, office and saloon fittings, parquetry floors, wood mantels and interiors. Mr. C. Fink superintends the designing department, while Mr. Schindler looks after the mechanical department.

JOHN HORSTMANN.

One of our prominent manufacturers is John Horstmann, sole producer of "Lavarine," a soap powder used for washing and cleaning purposes, located at 767, 769, 771 and 775 Bryant street. The business was established in 1869, and borax, bi-carb. soda, saleratus, sal soda, rosin, caustic soda, silicate of soda, alum, bath brick, soda ash, Nevada soda, chloride of lime, whitening and cocoanut oil are imported and manufactured. Mr. Horstmann was born in Germany in 1833, and came to California forty-four years ago.

LACHMAN & CO.

The firm of Lachman & Co., manufacturers of fine furs and sealskin garments, of 104 Kearny street, formerly of Montgomery street, has been in business here for thirty-six years. The business premises consist of sample rooms, store and manufacturing department. A choice assortment of fine furs of all kinds is carried, which are made into the latest styles of capes, boas, sacques, etc., sealskin being their specialty, and every garment is a model of perfect style and cut. Mr. B. M. Lachman has had an experience in the principal fashion centers. He was born in Germany, came to America in 1856, and to San Francisco in 1863.

REISS BROS. & CO.

A firm who is well known for integrity and square dealing is Reiss Bros. & Co., importers of cloths, beavers, cassimeres, and tailors' trimmings, at Nos. 24-26 Sutter street. The house had its inception in 1861 and has been in the hands of its present proprietors for the past twelve years. Its business quarters occupy the first floor and basement of a four-story brick building and cover a floor space of almost ten thousand square feet. A large stock of the finest imported and domestic cloths and fabrics, cassimere goods, etc., is carried, as well as tailors' supplies and trimmings of all kinds. Twelve men are engaged in the city store, while a number of traveling men are employed. The members of the firm are Messrs. S. Reiss and L. Bine, both natives of France, the former fifty-eight years of age, and residing here since 1861, the latter having just completed the twenty-fifth anniversary of his arrival here.

HOTEL ST. NICHOLAS.

Few people realize the important part played in a city's general development by the standard represented by its best hotels. These institutions are the point from which a city is judged by the traveling public, and accordingly as they are pleased or displeased with their accommodations does a favorable or unfavorable report to the outside world. We have therefore devoted considerable time and space to the demonstration of our particular excellence in this line, and quote as a highly representative example that palatial and wide-renowned hostelry known as the Hotel St. Nicholas, centrally situated at the junction of Market, Hayes, Larkin and Ninth streets. The house was opened to the public in 1894 as a commercial and family hotel of the highest class. It contains 400 elegantly furnished, lighted, and ventilated rooms, equipped with open grates, stationary washstands, call-bells, and all modern improvements. The halls are wide and airy, heated by steam, and the most complete fire precautions taken, rendering casualty practically impossible. Two passenger and one freight elevators are provided and one hundred and twenty-two persons employed, the most strenuous efforts being made to give entire and complete satisfaction. The house is conducted on both American and European plans. The cuisine and service is unsurpassed. The dining room is located on the lower floor, with seating capacity for three hundred and fifty people. In every department the house shows the workings of an able and progressive management and the highest order of merit. Ira I. Doolittle and his son, Jas. H. Doolittle, have been actively engaged in the hotel business in this State since 1868, and have conducted leading institutions of this kind in many of our cities and towns. Both are natives of Water-

vile, Me. Mr. J. Knowlton, Jr., assistant manager, is a native of Bangor, Me., and has been on the Coast for thirty-six years. He served with distinguished honor in the Civil War, and is a member of the G. A. R., and Captain of the Veteran Guards.

**JOSEPH BUDDE.**

Down through its half century of progress, San Francisco has brought something that appeals to the admiration of the best man with wonderful force. She may be termed a grow-

ing, progressive city, filled with an industrious and enterprising people, who always look forward, never backward. One of the successful industries of this city is that conducted by Joseph Budde, manufacturer of the patent water-closets. This company was established in

1881, occupies the entire two-story building at 507 Fifth st., covering an area of 4,000 sq. ft., and requiring the services of 16 employees. The trade extends over the entire coast and his specialties are the famous "Golden Gate Plunger," "Supreme," "Cyclone," "Ocean Spray," "Favorite," and "Boneta" water-closets, also lavatory fittings and sanitary appliances of all kinds. The firm furnished some three hundred of their celebrated "Supreme" water-closets to the Palace Hotel and one hundred "Golden Gate" and washouts to the Grand Hotel; also fifty "Supreme" to Pabst Cafe, and also placed the fine nickel-plated lavatory work and self-acting urinal tanks in the same building. He furnished the nickel-plated lavatory fittings for the Emporium, Grand Opera House, Orpheum, Oberon, Olympia, Chutes, St. Mary's Hospital, Southern Pacific R. R. Hospital, and on a thousand other prominent buildings in San Francisco, frequently furnishing entire blocks with their popular closets and urinals. He placed the tanks for closets in the Presidio Barracks, City Hall, and in the new ferry depot. The firm makes a specialty of lavatory fittings and sanitary wood work, and self-acting urinal tanks. Mr. Joseph Budde, like so many of our most valuable, useful and successful citizens, was born in Westphalia, Germany, in 1843, and came to Baltimore in 1871, remaining there until 1874, when he came to California. He is a member of several beneficial societies, and is an energetic, progressive business man.

MILWAUKEE BREWERY OF SAN FRANCISCO.

It is a subject of profound gratification to all right-thinking people, all those who take an intelligent interest in the general welfare of the people, to observe how largely from year to year the American people are learning to eschew the fiery decoctions which formed our national beverages in years past and substitute therefor those health-giving and harmless beverages, for the general introduction of which we have to thank the influence and example of our fellow-citizens of German birth and extraction. That the advantage to the general health and morals of our people has been vast and manifold goes without saying. San Francisco has the honor of being the home of a brewing establishment which produces as fine a quality of this article as can be found on either side of the Atlantic, a fact which has been fully attested by all who have ever had the good fortune to quaff the product of the Milwaukee Brewery of San Francisco, situated at 440-446 Tenth street, between Harrison and Bryant streets. This brewery produces steam beer exclusively, and an article of the very best quality, as thousands of beer-drinkers will gladly testify. It is brewed from the very best California hops, and great care is taken in brewing to always have it of uniform quality. The brewery is fitted out with the most improved machinery, and nothing is left undone to place beer on the market to perfection. The yearly output of this brewery is some twenty thousand barrels, and it gives employment to fifteen people. The members of the company are Charles F. Luhrmann, president; William F. Garms, vice-president and treasurer, and William F. Garms, Jr., secretary. The two former gentlemen were born in Germany. They are wide-awake, progressive business men, and believe in up-to-date ideas in the brewing of beer, and the consumption of Milwaukee steam beer is on the increase.

CALIFORNIA BREWING CO.



While this city has world-famous breweries, it also has smaller breweries, whose excellence of product rivals that of the greater ones, and there is no more justly famed beer on the Pacific slope than that of the California Brewing Company, which is located on Douglass street, between Seventeenth and Eighteenth streets. The brewery is large, and covers half of a city block, and is completely equipped with all of the latest improved brewing machinery and appliances, and the output reaches over twenty-five thousand barrels per annum. This brewery manufactures only steam beer, which is made upon the most approved principles, and is absolutely free from any of those deleterious drugs which are found in other and cheaper beers. This steam beer is peerless in quality, healthful and invigorating, and is a favorite with connoisseurs. The officers of the company are Chas. Baltz, Peters Bros., and A. D. Dittman. They are pushing, active men of affairs, enterprising and progressive, broad-spirited, and liberal to a degree, thoroughly in touch with the demands of the trade and stand high in the esteem of the general community.

PHIL. DE MARTINI.

A representative firm dealing in wines and liquors is that known as "Sunnyside," located at 304 California street, owned and managed by Mr. Phil. De Martini. The interior presents a very neat appearance, with its elegant fittings. The choicest brands of wines, liquors, and cigars are always kept in stock. During the hours from 11 A. M. to 2 P. M. a merchants' lunch is served to all patrons. This house has been established many years. Mr. De Martini is a native of Italy, and has been one of our prominent citizens since 1872. He is prominently identified with the Italian branch of the Masons.

BERGES & DOMENICONI.

The agriculturists throughout the wine-producing sections of our state are now awakening to the fact that the wine industry, as carried on in the city of San Francisco, is becoming of vital importance to their financial interests. The firm of Berges & Domeniconi, with office and salesroom at Nos. 708 and 710 Sansome street, occupy a one-story and basement brick building, with cellar room containing one hundred and fifty tanks, containing sixteen hundred and seven hundred and fifty gallons each. The full estimate of wines in stock on premises are two hundred thousand gallons, while three hundred thousand gallons remain in the cellars at the vineyard. The "Victoria Wine Cellars and Distillery," consisting of thirty-five acres, located in Sonoma county, is the property of this firm, and was planted in 1882 by Trappoli, Berges & Co., comprising zinfandel, sauterne and burgundy. The trade extends all over the United States and Hawaiian Islands. They carry imported champagnes, domestic and imported whiskies, Holland gin, cognac, brandy, West India and London Dock rums, cordia's, etc. Mr. Berges, the sole proprietor, is a native of France, and has spent forty years of business life on the Coast.

LINDSAY & HARRIS.

A first-class bar is an essential to an up-to-date community, and such a kind is the house of Lindsay & Harris at 12 Ellis street, established on October 1, 1896. The apartments occupied by the firm are elegant and luxuriant in the extreme, the bar being fashioned in the shape of four barrels carved in oak, and finished in the same material. The shelving is handsomely fitted with large mirrors and handsome decorations, the finest glassware, and only the best quality of wines, whiskies, brandies, beer, ale, mineral waters, and cigars are kept on hand. The members of the firm are Tom Lindsay and Rome Harris. Mr. Lindsay is a native Californian, whose genial manners and bonhomie have won for him hosts of friends. Mr. Rome Harris was born in New York City, but has lived in San Francisco since 1853. He was formerly owner of the "Laurel Palace," at Bush and Kearny streets, and is a man of business ability and many friends.

EDW. F. NIEHAUS & CO.

One of the great staple branches and departments of business represented here, not one is more fully and richly developed than that of the lumber trade, and a conspicuously prominent concern is that of Edward F. Niehaus & Co., one of the oldest lumber houses in the city, having been established thirty-two years ago by W. E. Strant and finally bought out by Mr. Niehaus, who now conducts it solely on his own account. The firm enjoy a large business that extends all over the United States. The plant is located at No. 564-570 Brannan street, where they occupy over 27,500 square feet of floor area, and contains all the latest machinery, such as veneer saws and lumber-cutting machinery, of which there are some of such an intricate character as to cut lumber into sheets as thin as paper. They manufacture upon a large scale Spanish cedar cigar box lumber and veneers, and they deal in hardwood lumber and logs, and import oak, ash, and maple from the East, and cedar, mahogany and primavera from Mexico. Mr. Edward F. Niehaus was born in Germany forty-five years ago, and has lived in this city for twenty-five years, and is in touch with all worthy enterprises tending to develop San Francisco business interests.

ADAM SCHAEFER.

Taking the various lines in their order and referring in this particular connection to the department of painting and decorating, we will mention the house of Adam Schaefer. This house was established five years ago, and was formerly located at 525 Valencia street. Its offices, salesrooms and storerooms occupy the lower floor and basement of the three-story frame building at 459 Valencia street, between Fifteenth and Sixteenth streets, and the number of hands employed depends entirely upon the extent and character of the contract to be filled. The business of the concern is painting and decorating, paper-hanging, whitening, tinting, frescoing, etc., and it carries in stock a large assortment of every kind and description of wall paper, paints, oils, brushes, etc. Mr. Schaefer was born in Germany, is twenty-six years old, and has been in California eight years. He is a member of the Mission Business Men's Association and also of the Turn Vereln.



"BERKELEY"—BUILT BY THE UNION IRON WORKS, SAN FRANCISCO.

J. T. BOWERS & SON.

This old-established and time honored concern is unusually complete in every department and has an extensive and influential patronage. Only strictly first-class pianos are offered for sale and every instrument sold is fully warranted. The house was established in 1861 by J. T. Bowers and the son admitted to the business fourteen years ago. The offices and salesrooms are located on the first floor and basement of the building at 23 and 25 Fifth street, and the firm is represented on the road by two traveling men. The trade is in California only, and the firm are agents for Ivers & Pond, Laidman & Son, Francis Connor, A. B. Cameron, and instruments of their own make (Bowers & Son). They also make a specialty of renting, tuning and repairing pianos. J. T. Bowers is a native of New Hampshire, seventy-four years old. F. T. Bowers is a native San Franciscan, thirty-two years old, and a member of the Corinthian Yacht Club and Olympic Club. This firm is one of the most foremost in its line in the city and its members are enterprising and progressive business men.

HALSTED & CO.

Among the prominent and representative ones in the undertaking profession is the firm of Halsted & Co., general undertakers, at 946 Mission street established in 1883 by Halsted & Krenple, Mr. Halsted succeeding to the business in 1885. The establishment of this firm consists of a morgue, chapel, and all the necessary appliances for the care and preservation of the dead. Five assistants including a lady, if desired, are connected with the establishment. The firm takes full charge of bodies, embalming and preparing for shipment when desired. Funerals are also conducted, and everything furnished, including hearse, flowers, etc. Halsted & Co. recently had the government contract for disinterring the soldiers that were temporarily buried at Manila and bringing them back to the United States. Mr. W. A. Halsted is assisted in the business by his brother, J. B. Halsted. Mr. W. A. Halsted is a practical embalmer, a native of this city, thirty-eight years old, and a prominent member of the Masonic Order. He is one of our foremost citizens, and occupies a high place in the confidence of the business community.

NORTH BEACH BREWERY.

The vast and wonderful growth of this city's great interests has engaged the best thought and ability that we have, and commanded the profitable investment of millions of dollars in capital. The brewing interests represent an interest that is the envy of every city in the West, and they give the city a prestige that has given it world-wide fame. There are many grades and qualities of beer, as there are of all other things, but we are assured that the people of this city have put the seal and sanction of their approval upon the superior product which is afforded the public through the enterprise of the North Beach Brewery, situated on the northeast corner of Powell and Chestnut streets. This brewery is certainly to be congratulated on the headway it has made, both as to the popularity of its steam and Weiss beer, with the general public, as well as the large business it has built up, the output being now in the neighborhood of five thousand barrels per year. Steam and Weiss beer is brewed here, and it is no exaggeration to say that these beers have no superior and very few equals. They are delightfully clear and sparkling, and as only the very finest California hops and barley are used, it is no wonder its product leads. Steam beer is healthy, as well as being a tonic, and when one drinks it to perfection as brewed at the North Beach Brewery, it is truly a delicious beverage. This is also true of the North Beach Brewing Co.'s Weiss beer, of which this concern are the largest producers in the city. Mr. Joseph A. Schwarz, the proprietor, is a wide-awake, prosperous business man, who believes in up-to-date ideas in brewing beer, and, with his popularity among his customers, it is no wonder that the consumption of his product is steadily on the increase.

THE NEW LOUVRE.

San Francisco has many restaurants, some highly famed for their cookery, but among them are but few who can compare with the New Louvre at 8-14 O'Farrell street. This house

was established in 1894 by the San Francisco Breweries Co., Limited, under the management of E. H. Chapman, who abdicated recently in favor of J. Herzog, the present efficient proprietor. The New Louvre occupies commodious and elegantly appointed premises, and is provided with handsome private apartments, etc., as well as its large public "salon," buffet, and lunch room. It employs ten efficient attendants and an expert chef, buying only the finest meats, etc., and excelling in its service and fare. Its patrons are the best class of lawyers, doctors, merchants, etc., and the house commands a large custom, especially among theater-goers, visitors, and pleasure-seekers generally. Mr. J. Herzog is well known and highly esteemed here for his ability, enterprise and public spirit. He was born in Hungary in 1865, and, coming West eleven years ago, settled in San Jose, where he became connected with the Fredericksburg Brewery. In 1893 he came to San Francisco as manager for the South San Francisco Brewery, a position which he relinquished recently to enter his present enterprise. He is a prominent member of the I. O. O. F.

"THE LEADER."

One of our leading buffets, that is appropriately termed "The Leader," is located at 412 Market street, where it was established one year ago by Messrs. Belau & Leader, lately succeeded by Messrs. Sam Zenovich and Mitchell Vucovich. This is one of the finest buffets in this city, replete with handsome hardwood fixtures, bevelled plate glass mirrors, tiled floors, colored glass, etc. Within its walls are found a smattering of our best people—lawyers, merchants, doctors, etc., join each other in a friendly glass, and make it their rendezvous for refreshment and recreation. A specialty is made of high-grade goods, and only the best of wines, liquors, and cigars are sold over its bar. Messrs. Zenovich and Vucovich are well and favorably known to the liquor trade here, the former being previously connected with J. M. Parker of the "Reception." Both were born in Austria, but have been residents of San Francisco for over twenty years.

STUBER & CO.

This country has fully awakened to the fact that they owe very much to our fellow-citizens of German birth or extraction for leading our people into the paths of a national practice of practical temperance, by setting an example in the usage of pure beer in place of the various decoctions of rye, wheat, and corn. There are, however, many grades and qualities of beer, as there are of all other things, but we are assured that the people of this city and section have unequivocally put the seal and sanction of their approval upon the superior product which is afforded the public through the enterprise of the San Francisco Weiss Beer Brewery, on the northeast corner of Geary and Baker streets. This establishment is the only and oldest of its kind in the city, and it is certainly to be congratulated on the headway it has made, both as to popularity with the general public, as well as the large business it has built up. The brewery is fitted out with the very latest improved machinery, and nothing is left undone to place it upon the market to perfection. Weiss beer is healthy, as well as a tonic, and when one drinks it to perfection as brewed at this establishment, it is truly a delicious drink. This firm also make porter, for which article they enjoy a large trade. Mr. J. Stuber and Jos. Rohrer, the proprietors, are in hearty sympathy with the movement in favor of home industry, and the encouragement of local enterprise, and are doing what they can to further these measures. Mr. Stuber is one of the best-known brewers in the United States, and was connected for many years with the large eastern breweries before coming to San Francisco.

CHAS. HELIOTES.

The Plaza Candy Store, at 633 Kearny street, was opened four years ago by Mr. Heliotes, who operates a complete candy factory, where are made fresh every day pure confectionery, a specialty being made of fine chocolates, taffy, and bonbons. Mr. Heliotes is a native of Greece and came to America in 1891. After three years' residence in New York, he came to this city, establishing himself later in the present line.

THE POPULAR DINING ROOMS.

It is said that the easiest way to reach a man's heart is through his stomach, and while this assertion is extremely prosaic, it is also very true. He who caters to the public in this department of public service will either be a great success or an utter failure, as it is one of the few lines in which mediocrity will not thrive. As an institution of the former class, are the "Popular" Dining Rooms, at 35-37 Geary street. This business had its inception twenty-one years ago, and, from a comparatively obscure position, has become the first and foremost of popular priced restaurants in this city. They occupy a fine brick building, especially fitted for their convenience, and their commodious public salon has a seating capacity for nearly four hundred people. The kitchen is a marvel of neatness, and is presided over by a capable chef, assisted by about forty subordinates, waiters and attendants. The cuisine is as fine as can be had in San Francisco, and the service first-class. The place commands a very extensive patronage among our best commercial and professional, transient and family trade and its name is no misnomer as regards the favor and esteem which it commands from the public. Mr. F. W. Krone, the enterprising and able proprietor, is very prominent here, was born in Hanover, Germany, in 1844, and came to San Francisco when only seventeen years old. He is a prominent member of the Masons, Chosen Friends, Grand Army of the Republic, and Knights of Pythias. His two sons, Peter and Fred, Jr., ably assist him in his business and all are known as ardent and enthusiastic supporters of local projects, fully deserving the high esteem which they command among their friends, patrons and the general public.

BADER & FINCKE.

One of those manufacturing concerns which add in a large and important degree to the go-ahead of San Francisco as a commercial and productive center is that of Bader & Fincke, dealers in bar, store and office fixtures. Its offices, salesrooms, and manufactory occupy the



"WISCONSIN"—BUILT BY THE UNION IRON WORKS, SAN FRANCISCO.

two-story brick building on the southeast corner of Fifth and Bryant streets, and require the services of a quarter of a hundred employees, and a number of wagons. This machinery is of the latest type and they make the finest bar fixtures. Among the places fitted up by them is Café Zinkand, Schwartz & Beth's Louvre, and Chronicle Bar, "Favorite" Bar, on East street, and other prominent saloons. The trade of this concern covers the entire Pacific coast. In addition to filling large contracts for store, bar and office fixtures, the house manufactures ice chests, ten pins and balls, and lays bowling alleys. It is the sole agent for this Coast of the Bishop & Babcock Cleveland beer pumps and the improved steam beer apparatus, which is the best known and most popular in the world. Both members of the firm were born in Germany. Mr. C. F. Bader is forty-three years old and has been in this city for sixteen years. Mr. O. Fincke is thirty-three years old, has been in California fourteen years, and is a member of the Knights of Honor. Both gentlemen are enterprising and progressive.

R. HERRING.

A conspicuous and leading concern in the manufacturing line is the extensive and perfect-

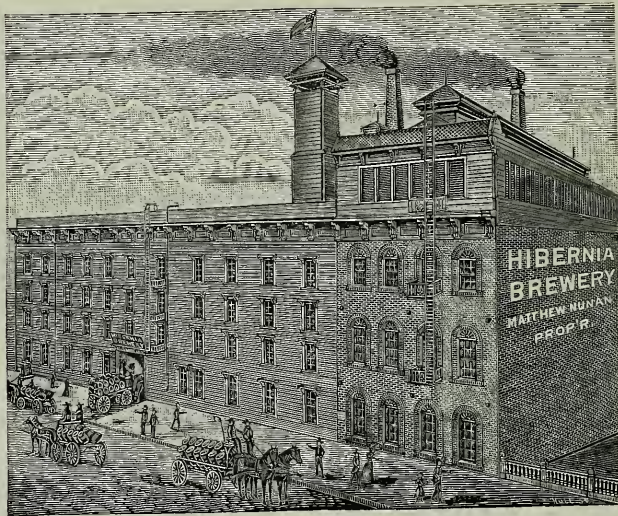
ly equipped establishment of R. Herring, manufacturer of bank, office, and store fittings, at 557-559 Brannan street. This concern was established fifteen years ago, three years on Fourth street in the old Kimball factory, and for eight years was located on Stevenson street. It has occupied its present quarters for the past four years, and previous to that Mr. Herring was foreman of the Original West Coast Furniture Company, one of W. C. Ralston's enterprises, and at that time put in the Baldwin Hotel and Stock Exchange fixtures. They manufacture bank, office, and store fittings, construct hardwood interiors and do general mill work. It deals in mahogany, rosewood, and other precious woods, and ships in large quantities of oak, maple, cherry, etc., from the East. The house has contracted for many of the leading bank, office and store interiors in the city, and has executed the work on numbers of private residences. Mr. R. Herring was born in London, England, and has been in San Francisco since 1874, previous to which he was in the same line for seven years in Chicago. He is a prominent Mason, an Odd Fellow, and member of the A. O. U. W., and an active, wide-awake business man.

A. HANSEN.

The past decade of San Francisco's commercial history has shown a record of phenomenal increase in all lines of trade and an especially gratifying development of our industries. A prominent industrial branch is the cutting and planing of lumber, which this Coast produces in great abundance, and among our largest and most prosperous concerns in this line is that of A. Hansen, proprietor of the Pacific Planing Mills, on Berry street, near Sixth. This plant, which has been in successful operation for the past twenty-three years, occupies an immense three-story structure, with a total floorage of about sixty thousand square feet, and is completely equipped with powerful engines and every modern device for wood cutting, sawing, turning, etc., employing a force of fifty to one hundred skilled men, according to the season. They carry on hand an enormous stock of rough and surfaced lumber, from the cheaper grades of rough timber to the finest hard woods, as well as windows, sash doors, shingles, poles, pickets, etc. Band sawing and ornamental work is done by experts and the highest quality is maintained in workmanship and material. The mill work, as well as the entire ornamental work and inside decorations in the old Wells-Fargo building, which, for fine appointment and elegance, stands to-day unrivaled by any other work of this kind, was done under the personal supervision of Mr. Hansen, who has also done this class of work in many of our prominent business blocks and fine residences. For high standard of workmanship and high-grade material the Pacific Planing Mills stands pre-eminent among our mills. Mr. Hansen commands a large local trade and also extends his operations throughout the Coast, where he has many patrons.

HIBERNIA BREWERY.

There is no more justly famed beer on the Pacific coast than that produced by the Hibernia Brewery, located at 1219-1229 Howard street, of which that prominent brewer, Mr. Matthew Nunan, is the proprietor. Many persons, indeed, declare that "Hibernia" steam beer has no equal, as it is always uniform, can be relied on and is sharp and sparkling. Only



the very finest malt and hops are used at this brewery and the water is furnished from artesian wells on the premises, and pure water is a very important factor in the brewing of beer. For over thirty-five years Mr. Nunan has been a brewer of beer, and commencing in a small way, he now furnishes the beer-drinking public with over fifty thousand barrels annually, and gives employment to some fifty people. This concern is the largest steam brewery in this city. It has lately been compelled, by increase of business, to add to its plant a large three-story brick, fire-proof building. The cellar is

used for the filling of barrels, the first floor for the "clarifiers," the second story for the storage of hops and barley, and the top floor for the cooling apparatus. This is another instance of the progressive spirit that has always characterized the management of the Hibernia Brewery; they not only keep their product up-to-date, but just a little ahead, if possible. Besides its tremendous output of steam beer, porter is made quite a feature, and it is stated, on the best authority, that in this department Mr. Nunan's great brewery equals the best products in this line.

S. L. LESZYNSKY & CO.

The business interests of San Francisco are stable of character and rapid and steady in their increase, denoting the promotion of men who are not only very energetic, but exceedingly capable. Among the lines which have prospered most abundantly of late is the cloak, suit, waist, wrapper, fur and underwear trade, which is ably represented by S. L. Leszynsky & Co., at 516-518 Market and 17-19 Sutter street. This firm had its inception in 1884, and occupies the second story of a large brick building, their premises covering some three thousand square feet of ground space. Here are carried large sample lines of fine cloaks, suits, waists, muslin underwear, wrappers and furs, etc., which represent the products of a number of large eastern factories, whose western accounts they handle. The house, in its fifteen years of active operation, has ever adhered to a policy of sterling integrity, liberality and enterprise, which has won the esteem and confidence of the trade wherever its operations have extended. Mr. S. L. Leszynsky, the head of this undertaking, has been in this line for over twenty years, and knows the best requirements of his customers. He is a native of San Francisco, thirty-nine years of age.

BROOKLYN HOTEL.

This hotel is situated in the most central portion of the city and is a five-story brick building at 208-212 Bush street. Since its inception in 1891, under the able management of Mr. Charles Montgomery, this house has acquired an international reputation. It is convenient to all cars, depots, ferries, and all points of interest, and contains one hundred and twenty-five large sunny rooms, single or en suite, with elegant furniture, stationary washstands, steam heat, gas and electric light, return call bells, porcelain-lined bath tubs, and superior ventilation and sanitary systems, and gives employment to nearly half a hundred worthy persons. The offices, reading-rooms, parlors, and the spacious and complete dining-room, having a seating capacity of one hundred and twenty-five, are located on the first floor, where are also found an excellent barber shop and well-equipped billiard-room for the

amusement of the guests. The house is run on both the American and European plans and the rates range respectively from one dollar to one dollar and a half, and from fifty cents to one dollar per day. A free coach runs to and from hotel at regular intervals. Mr. Montgomery is a thorough hotel man and he has the knack of seeing to the small as well as the greater details, which all combine to make a perfect management. Mr. Montgomery was for sixteen years proprietor of the American Exchange Hotel and is widely known as an experienced caterer to the requirements of the public. He is fifty-two years of age and a native of Ireland; he is a most popular and courteous gentleman and public-spirited in all matters concerning the welfare of the community.

**THE YUCCA ROOT SOAP CO.**

Never in the eventful history of San Francisco have our general, commercial and industrial interests been upon a sounder or more substantial basis, and never before has this city afforded so many and palpable evidences of being, in all important and essential points, the real and true business center and metropolis of the Pacific coast. Both manufactures and commerce are being rapidly extended. One

of the most important and prominent manufacturing establishments in the city of San Francisco is the Yucca Root Soap Company. This company was incorporated under the laws of California on September 1, 1894, with a capital of two hundred thousand dollars. The offices, salesrooms and factory occupy the lower floor and basement of the four-story building situated at 1171 and 1171a Mission street, and require the services of about two hundred employees including a large force of salesmen. The trade of this company extends over a large part of the United States, and the goods are sold direct to consumers. The company manufactures the celebrated Yucca Root Soaps, which are purely vegetable and the finest complexion soaps on the market. These soaps being free from animal fats, no disease germs are introduced into the system by their use, hence they are highly recommended by leading physicians. This company also manufactures a full line of toilet preparations, including preparations for the hair and scalp, teeth and face, also a full line of the finest perfumes and toilet waters. Especial mention should be made of La Nola Creme as a skin food, Jelly of Glycerine and California Litas for sunburn, tan and rough skin, and shampoo for removing dandruff. These articles have become a household necessity wherever used. Flavoring extracts for family use, favors for candy-makers and bakers have become principal features of this business enterprise. Only the finest goods are made, and, being sold from the factory to the consumer without the expense of middlemen, are sold at about one-half the usual rates. This method of selling goods has many advantages. The best and finest goods are furnished for the least money, and employment is given to many deserving men and women, who are through this means enabled to not only make a living but to build up a permanent and profitable business. Salesmen of energy and integrity are needed in every county as these goods are rapidly coming to the front as necessities as well as luxuries. The men at the head of this company are gentlemen of experience, integrity and ability, and will see to it that this enterprise will grow and increase as new markets are opened and as our beautiful city on the broad Pacific shall grow in wealth, prosperity and greatness.

FISHER & CO.

Among the old-established and time-honored concerns is the firm of Fisher & Co., located at 9 Montgomery street, under the Lick House. This is one of the largest and oldest retail hat stores on the Pacific coast, having been established in 1851. Besides a fine line of hats, this house also handles a large assortment of umbrellas, canes, traveling bags, suit cases, leather hat boxes, etc., and their specialty is the manufacture of silk hats. Charles A. Fisher, the founder and sole proprietor, is seventy-two years of age. He is a native of New Hampshire, and came to California in 1850. Mr. Fisher is an enterprising and progressive citizen, and the reliability of the goods he handles and his own unquestioned integrity command the respect and confidence of all his competitors.

LOUIS SARONI & CO.

Among our leading manufacturers is Louis Saroni & Co., manufacturing confectioners and sugar grinders, at 508-512 Front street, established here twenty years ago. The premises occupied is a six-story brick building containing thirty-two thousand square feet, and have a large two-story warehouse forty-five by one hundred feet. Their factory is equipped with the latest improved machinery, where fine confectionery is manufactured, a specialty being made of "California Herb Cough Drops" and "Saroni's Cream Caramels," from one hundred to one hundred and fifty persons being employed. They are importers of nuts, tools, and confectioners supplies, and wholesale dealers of sugar, also supplying jobbers with confections. Their trade extends throughout California, Oregon, Washington, Nevada, Arizona, and Utah. Personally speaking, Mr. Saroni is a native of Boston, Massachusetts, and Mr. Kohn of Austria. Both have resided in San Francisco for a quarter of a century. They are gentlemen who give most praiseworthy support to all measures for the benefit of this city.

P. W. BELLINGALL.

There are few cities in the country of its size that have made more rapid strides in every branch of legitimate business than has San Francisco. There are many houses that we shall present in this review, but none deserve more credit than P. W. Bellingall, who does a general custom-house brokerage business. This establishment was founded twenty-five years ago by Mr. Bellingall, and now ranks as one of the oldest firms in that line of business in the city. The offices are located at 508 Battery street, in the old Merchants' Exchange building, and the line of business in generally in connection with consignments to or from the far East. Mr. Bellingall is fifty-four years old, and a native of Galena, Ill., although for the past thirty-four years he has been a resident of San Francisco and Oakland.

HERCULES GAS ENGINE WORKS.

A city and her institutions are but a reflection of the character of her people. An institution which our people take an especial pride in is the Hercules Gas Engine Works, established in 1890, and recently incorporated for one hundred and fifty thousand dollars. They manufacture gas, gasoline, and oil engines of all kinds, portable, stationary, hoisting, and marine from one to two hundred horse-power, a specialty being made of mining, irrigation, and reclamation plants, the company having filled some of the largest contracts ever made in this line. The "Hercules" engine is known throughout the world as the standard and has a wide sale, both in the United States and foreign countries. The firm's business offices are located at 305 Market street, while its complete and up-to-date plant, where about one hundred skilled machinists are employed, occupies a large building at 215 to 231 Bay street. The officers of the company are: Theo. Poindexter, president and manager, is well-known in our social and general life; O. N. Owens, vice-president and superintendent, is a prominent member of the Manufacturers and Producers' Association, and a long resident here; W. R. Van Brunt, secretary and treasurer, is a San Franciscan by birth and also holds the position of cashier for Spreckels' Bros. & Co., and holds membership in the N. S. G. W.

WESTERN IRON WORKS.

As an illustration of the advancement made in all lines of manufacture in this city during the past decade, we will mention the Western Iron Works, manufacturer of architectural and other iron work, at 123 and 125 Beale street. This house was one of the first in the field and established as early as 1852 by John R. Sims, father of the present head, and in 1889 was incorporated for six million dollars. The plant is very complete and gives employment to fifty men, and they manufacture all kinds of roofs, railings, wrought girders, gasometers, fire escapes, standpipes, etc. They manufacture the "Champion" steel wheelbarrow, and have furnished the iron work on many of our largest buildings. The officers are J. F. Sims, president; W. B. Morris, vice-president; and L. J. Gates, secretary.

JOE POHEIM.

San Francisco has many gigantic enterprises and foremost among the great tailoring houses is that of Joe Poheim, with two immense establishments at 201-203 Montgomery street and 1110-1112 Market street, in this city, and branch houses at 603-605 K street, Sacramento, 143 South Spring street, Los Angeles, and 485 Fourteenth street, Oakland, opposite City Hall. This undertaking was established in 1874 by Joe Poheim, and from an unpretentious beginning has become one of the largest concerns of its kind in the world, employing two hundred persons in this city alone, and commanding an immense patronage throughout the Pacific coast. The two establishments maintained here are stocked to repletion with the choicest products of English, French, German and American looms, affording patrons a variety of selection seldom met with. He imports direct from the great woolen mills of Europe and the East buying in such quantities that he not only secures what may be termed the "pickings" of their output, but at such discounts as to enable him, with an immense trade at his command, to supply the public with a strictly first-class article at greatly reduced prices. Mr. Poheim is a practical tailor, a native of Austria, fifty-two years of age, a pioneer citizen of this state, and a member of the Knights of Honor and A. O. U. W.

J. R. DAVIS.

Prominent in the commission line is the house of J. R. Davis of 103 Washington street. He conducts general operations as a wholesale fruit, vegetable, and produce commission merchant, making a specialty of California fresh and dried fruits. Consignments are solicited, liberal advances made, and returns promptly forwarded. The trade is especially among the large hotels of the city and surrounding country. Mr. Davis is a native of New York and has resided in California for the past ten years.

LEMOINE & CO.

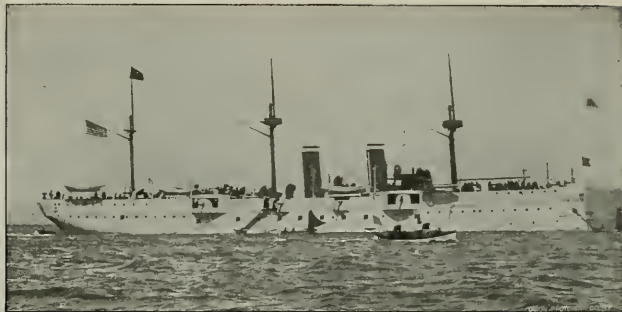
Prominent among those in the commission line is Lemoine & Co., wholesale and retail dealers in poultry, game, eggs, and dairy produce, occupying stalls 2, 4, 6, 8 and 10 in the Pacific Fruit Market, 536 Clay street. This house dates its inception back to 1852, when it was founded by F. Lemoine and L. Bouteiller, the former withdrawing a few months ago, leaving Mr. Bouteiller in sole charge. A specialty is made of steamship supplies, and hotels, restaurants, etc. Mr. L. Bouteiller was born in France. He is a member of the Masons and I. O. O. F.

M. ROTHENBERG & CO.

In the line of wines and liquors we refer to the firm of M. Rothenberg & Co., established six years ago, with sample and warerooms at 423 Kearny street. They are importers of and dealers in fine wines and liquors, making a specialty of Mendle's "Gamecock" whiskey, of which they are sole Pacific coast agents; also Mendle's "Club" whiskey and also of fine family trade. Mr. M. Rothenberg is a native of Germany, forty-seven years old, and has been in this city many years.

EDW. SCHWERIN & SONS.

The above concern, at 42 Market street, was established in 1865 by the late Edw. Schwerin. Some of their special brands are "Gen. Arnold," "Cobwebs," and "Valley Road," and their output is one hundred thousand cigars per month. Messrs. Edward Schwerin, Jr., and Gustave Schwerin are Native Sons, the former a member of the Odd Fellows and N. S. G. W., and the latter of the Woodmen of the World.



CRUISER "SAN FRANCISCO"—BUILT BY THE UNION IRON WORKS, SAN FRANCISCO.

HANSON'S BREAKFAST AND LUNCH ROOM.

Among the many lines of business which flourish here, the restaurants are one of the most important, and one of the leaders is Hanson's Breakfast and Lunch Room. This place was established six years ago and its dining-rooms occupy the lower floor of 236 Montgomery street, having a seating capacity of seventy-five. The proprietor prides himself on the cleanliness of his dining-rooms and the efficiency and courtesy of his employees. He makes a specialty of lunch for business men, and does all his own cooking. Mr. W. E. Hanson was born in England in 1845, but has been in San Francisco for the past twenty-five years. He is a typical San Francisco business man, wide-awake, alert and progressive, and stands high in the esteem of the general community.

THE LENOX.

There are few cities in the country that are more noted for fine hotels than is the city of San Francisco. "The Lenox," located at 625 Sutter street, came under the present management in August, 1898, since which time many improvements have been made. The hotel is a five-story building, containing one hundred outside rooms, electric elevators, calls and return bells, gas and electric lights, perfect fire escapes, etc., conducted on the American plan. Mr. D. W. James, the proprietor, is a native of Kentucky 76 years old, and has been in California since '49, and is a veteran of the Mexican War. He is an old hotel man and formerly owned the Paso Robles Springs in San Luis Obispo county.

GOLDSTEIN & COHN.

There are many branches of commercial endeavor in every large city, but it is to be doubted if any other community, regardless of size, possesses so complete and varied a business complement as our city. As an instance of the diversity of the mercantile branches we wish to mention the firm of Goldstein & Cohn, wholesale and retail dealers and importers of human hair goods and gloves, established in 1869 and occupying a handsome storeroom at 822 Market street, in the Phelan block. They carry a large stock of human hair, the finest and best obtainable, and manufacture to order wigs, switches, curls, etc., making a specialty of theatrical goods. The members of this firm also hold a controlling interest in the famous theatrical supply house, Goldstein & Co., at 733-735 Market street, which is the only concern in the West which furnishes everything for theatrical supply, from scenery to make-up paints. They are the official costumers of the Tivoli Opera House, Grand Opera House, Columbia, Alcazar, California, and New Comedy theaters. They are sole agents for Charles Meyer's theatrical preparations and The Imperial Manufacturing Co.'s stage jewelry, gloves, hair ornaments, and fancy goods. Goldstein & Cohn are the largest costumers, and their establishment is the most complete of this kind in the world. They can outfit an entire opera company in a few hours' notice. They also furnish everything complete for fiestas, carnivals, or mardi gras. Messrs. S. Goldstein and H. Cohn, who compose this firm, are both natives of Germany, and pioneer citizens, whose public spirit and enterprise have gained them high esteem.

JOHN PARTRIDGE.

No city in the West has a more distinctive character than San Francisco. Her business men have built up great establishments that have made her famous. The wholesale and importing business has been the most important factor in spreading abroad the commercial prestige of our city. One of those establishments that has had much to do with the advancement of our municipality is the firm of John Partridge, stationer. This concern was established by his former associates twenty-seven years

ago and has occupied the same location for the past seventeen years. The offices and sales-room occupy the lower floor at 306 California street, and the trade covers the entire coast, but is principally confined to this city. The firm are importing and manufacturing stationers, printers, lithographers and bookbinders, and import Japanese copying paper and handle all kinds of mercantile stationery, and are the headquarters for telegraphic codes. The printing, manufacturing and stationery departments are all under one roof, and the motive power used for the presses is furnished by electricity. Many of the neat posters recently displayed in this city are from this office, and in the publication of catalogues an average of ten a month during the past two years speaks volumes as to how good work is appreciated. Mr. John Partridge was born in Toronto, Canada, in 1857, and has been in San Francisco for twenty-three years. He is an authority on telegraphic codes, and represents the principal ones in the world. Most of the private codes in San Francisco are from his press. He is a prominent clubman and a wide-awake, progressive business man, enterprising, and public spirited.

BELASCO & HARRIS.

In olden times the chief requisites in men's apparel were strength, warmth, and comfort, but in these "fin de siècle" times they must also possess elegance, style, and perfection in cut and fit, besides which the price is no minor consideration. We have many large tailoring establishments here, but few, if any equal the Belasco & Harris Co., Incorporated, which, although a lately established firm, has already a trade and following which is almost phenomenal. The concern occupies the first floor and basement of a handsome brick building at No. 541 Market street, covering a floor area of over ten thousand square feet, and carry an enormous stock of fine imported and domestic suitings, trouserings and overcoatings, in every late and stylish pattern and shade. Over one hundred skilled workmen are employed in their large manufacturing department, and it is worthy of mention that this firm is the only one of its kind in this city employing white labor exclusively. A corps of experienced traveling salesmen tour every portion of the coast

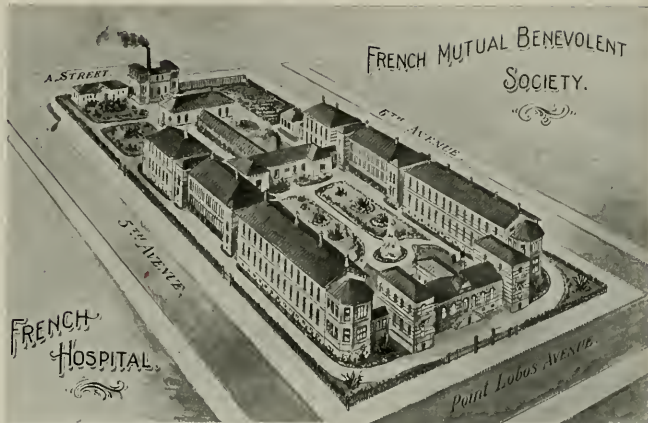
states, reaping a rich harvest of orders for the house. In addition to this the firm has representative merchants in almost every town on the Coast who carry their sample lines, and take orders for tailor-made clothes from those who are not fortunate enough to be able to place their orders direct with the house. All goods are fully warranted to be perfect in every detail and must pass through the hands of an experienced examiner before they are delivered. The gentlemen who direct this great enterprise are Edward Belasco and Z. H. Harris, both of whom are well known in social and business life.

GEO. A. MOSS.

Taking into consideration the comparatively short period of its existence, San Francisco to-day occupies a proud position among the great cities of America. A branch of business that has attained extensive proportions here is the importation of gloves, parasols and umbrellas. Engaged in this line we have a number of noteworthy firms, prominent among which is that of Geo. A. Moss. This business was established by the present proprietor twelve years ago at 932 Market street, under the Baldwin Hotel. Since that time the business has so greatly increased that Mr. Moss is now the proprietor of four establishments, three in the business heart of this city and one in Oakland. The main store occupies the lower floor and basement of the four-story brick building at 101 Post street, and is known as "The Gammessl," a running together of the proprietor's name. Another store, the "La Ganterie," is located at 1210 Market street, while the remaining one is "The Glove House," at 800-802 Market street. The Oakland branch is situated at 1157 Broadway, Oakland, California. In addition to these establishments, Mr. Moss has an umbrella factory at 1210 Market street. These different houses handle the very finest makes of imported parasols, umbrellas, and gloves, and the firm also make a specialty of manufacturing all kinds of working and driving gloves and gauntlets. Mr. Moss is a native of New York state, is forty-seven years old, and has been a resident of this city for the past twenty-five years. He is a prominent member of the Merchants and Manufacturers' Association, and is a level-headed, wide-awake business man.

FRENCH MUTUAL BENEVOLENT SOCIETY.

In a great municipality like San Francisco there is always a considerable amount of affliction resulting from accident or disease, which often comes as a heavy burden to those whose livelihood is largely dependent upon their daily labors, and to whom even temporary disability visits many hardships and privations. It is in the interests of such in particular and of humanity in general that the French Mutual Benevolent Society was organized in 1851, and in 1894 erected one of the finest and most complete hospitals in the world, which occupies the entire block bounded by Point Lobos, Fifth and Sixth avenues and A streets. This magnificent structure occupies a site 240x600 feet, and is situated in one of the most beautiful and healthful portions of the city, but a few moments' walk from Golden Gate Park. It is equipped with every modern convenience and sanitary provision, containing its own pharmacy, and has on its medical staff the following well-known physicians: Hospital medical staff: Visiting physician, Dr. De Chantreau; Adj., Dr. E. Calderon; surgeons, Dr. Dudley Tait, Adjs., Dr. G. E. Caglieri and Dr. H. Herington, Dr. Oscar J. Mayer, Adjs., Dr. E. S. Howard and Dr. V. G. Vecki; oculist and aurist, Dr. K. Pischel, Adj., Dr. W. M. Swett; genito-urinary diseases, Dr. M. Krotzsiner, Adj., Dr. U. F. Pawlicki; nervous diseases, Dr. E. O. Jellineck; pathologist, Dr. P. K. Brown; city visiting physicians, Dr. J. Masson, Dr. F. R. Orella; dentist, Dr. Louis E. Brun. Consulting staff: Dr. de Marville, Dr. Paolo de Vecchi, Dr. F. Bazan, Dr. M. Gardner, Dr. J. Callandrea, Dr. J. K. Laine, Dr. J. Simon, A. Abrams. Besides, the society has four internes, who serve one year and who are selected from the medical colleges here. Another prominent feature of the French Hospital is the training school for nurses, under the direction of a lady matron. Many of the best nurses have received their diplomas from this hospital after a two-year course. Any person, regardless of nationality or sex, under fifty years of age, and in good bodily health, is eligible for membership in this society, upon the payment of a small entrance fee and a monthly assessment of \$1, an extra fee of twenty-five cents per year. Be-



tween the age of thirty and forty, and of one dollar between the fortieth and fiftieth year, being charged, while children under fifteen years of age, whose parents are members of the society, are admitted at one-half the ordinary rates until they have reached this limit. The board of directors and officers, however, must be natives of France or of French parentage. Membership in this society entitles the holder to gratuitous treatment by a corps of the best physicians in the state, either at their own home or at the hospital; to free consultation and medical advice at any time, and to free medicine from the society's pharmacists, at the hospital or at its business office, No. 318 Post street. A statement of cases handled during the preceding year will give some idea of the benefits the society has conferred on our public, and of the extent of their operations:

Statistical state of patients:

1,439-90 were being treated on Feb. 28, 1898; 1,349 were admitted from March 1, 1898, to February 28, 1899.

1,439-1,258 left cured or convalescent; 80 died (that is 5.55 per cent); 101 were being treated on February 28, 1899.

The number of days' treatment reached 31,426, as follows:

Members or paying patients.....	18,655
Members	12,771

Equal to 31,426
This brings the average number of patients at \$6.00 per day.

During the encampment of the volunteers at Camp Merritt in 1898 the society gratuitously treated at their hospital one hundred and eighty-seven patients, and rendered such valuable service that a vote of thanks was tendered them from the United States Senate and ra-

rious legislative and military bodies, as well as the Red Cross. The society is on a most profitable basis, and is daily increasing in membership, which at present reaches the enormous figure of four thousand members. It is one of the few truly benevolent organizations in this city, whose sphere of influence reaches all classes, whose benefits have saved many useful lives and lessened the burdens of many worthy people. The officers and directors are: President, A. Legallet; first vice-president, R. Chartrey; second vice-president, J. Bergez; secretary of archives, H. Fabregue; secretary of finance, L. Bocqueraz. Directors: E. Serveau, J. Bernou, B. Reiss, J. Desbarats, J. Gerhardt, E. Rémond, H. Duvergey, Thos. Lacoste, P. Cames, P. Bergès; advocate of the society, A. Comte, Jr. These gentlemen represent the highest type of our Franco-American citizenship, and all are prominently connected with local business interests. They are men whose ability, enterprise and public spirit have had much to do with our city's rapid development and with the establishment here of praiseworthy and beneficent enterprises of various kinds.

ST. LAWRENCE STABLES.

The St. Lawrence Stables were opened to the public in 1862, and their construction represents the best efforts of Mr. W. E. Bridge, the proprietor, whose many years' practical experience in this line, aided by the best architects in the city, have enabled him to afford our people an institution which is not only a marvel of constructional ingenuity, but which is the largest of its kind west of the Rockies. Entering by a passageway broad enough to allow two double teams to pass, one enters a vast carriage house, containing some hundred or more fine modern vehicles of all kinds and styles, including the popular rubber tire buggies, carts, etc. To the right, at the front, is an elegantly furnished office, the rear portion of which is devoted to lock boxes, where the fine private harness of patrons is kept. There are about fifty of these boxes, and the plates display the names of many noted horsemen, prominent among which are Messrs. Fair, Murphy, and Alvord. To the left, opposite this, is the harness-room of the stable, which contains

about fifty pairs of fine harness for all purposes; farther down to the left is a gallery, which serves as a carriage repository, and contains a large number of vehicles of various kinds. The ventilation is entirely from the top and from both sides, obviating injurious draughts and causing a constant current of pure air to permeate every portion of the stables. The one hundred and thirty-five stalls, twenty-five of which are box stalls, are drained by a three-inch sewerage system. A tier of feed and mixing bins is found along one side of the building, and the hay is stored in a separate apartment, which, in case of fire, can be shut off as completely from the balance of the establishment as an air-tight compartment on board a ship. This and other precautions reduce danger from fire to a minimum, a fact appreciated by the insurance companies, who have placed a lower premium on these stables than any other in the city. Owners of valuable stock should consider this matter, and also the fact that the superior sanitary arrangements have rendered the death rate lower than that of any other stable in the state. These stables house about one hundred horses, half of which are boarders. Among those owned by the stables are many fast roadsters of well-known breed as well as gentle riding and driving horses for ladies. Their turnouts are equal in aristocratic appearance to the finest private rigs; horses of blood, with head proudly erect; handsomely uniformed attendants, burnished harness and elegant equipages—they might well be fit for the transportation of a king, and they are patronized almost exclusively by our kings of finance and trade. Mr. W. E. Bridge was born in New York and came to California forty-seven years ago, and engaged in the present enterprise, after some years spent in mining and agricultural pursuits. He is a member of the Masonic fraternity and is prominent in social and business circles.

CALIFORNIA UNDERTAKING CO.

Since the famous search of Ponce de Leon for the fabled "fountain of perpetual youth" and as far back as history records men have been striving to promote longevity and to lessen the power of that grim reaper, "death." So far, however, scientific achievements have

failed to arrest his encroachments, and all that we can afford to those upon whom falls his destroying hand is a proper and decent burial. San Francisco's undertakers enjoy an enviable reputation for skill and tact, and among the concern most richly endowed with these qualifications is the California Undertaking Co., established in 1889, and formerly located at Geary and Stockton streets, and but recently removed to Powell, above Post street, where they occupy all of a handsome four-story frame building especially arranged for their business. This establishment contains a number of parlors, reception-rooms, etc., as well as a morgue, embalming department and stock-rooms. It has its own hearses, funeral vans, etc., and furnishes by special arrangement, carriages, funeral furniture, and every requisite at short notice, taking entire charge and relieving the bereaved of all cares and responsibilities. The officers are A. D. Cheshire, president; Blair T. Scott, vice-president, and W. O. McDougall, secretary.

HENRY HAMAN.

There cannot, perhaps, be found in the history of these United States a counterpart to the rise and progress of San Francisco. In the memory of living men it has grown from an insignificant frontier settlement to be a splendid municipality, and this progress is greatly due to the energy and enterprise of her business men. Among these we would mention Henry Haman. This concern was established in 1878 by J. A. Boyken, but has been conducted since November, 1898, under the name of that concern by the present proprietor. The salesroom is located in the two-story frame building on the southwest corner of Ninth and Mission streets. The concern conducts a chemist and apothecary business and deals in all kinds of drugs, patent medicines, and toilet articles, making the preparation of prescriptions a specialty. Mr. H. Haman is a native Californian, a graduate of the University of California, and a member of the N. S. G. W. and the Foresters. He was with the prescription pharmacy of Elmer & Amend, Eighteenth and Third avenue, New York, for several years, and for a long time in the laboratory of Humington, Keeling & Co., Chicago.

HENRY R. WORTHINGTON.

One of the greatest and most famous outside concerns doing business in and from San Francisco is the firm of Henry R. Worthington, of New York, manufacturers of pumping machinery, condensers, and water meters, which is ably and efficiently represented here by its Pacific coast agent, W. P. Eichbaum. This branch agency has been established here one year, although a sales agency has been located in the city for the past fifteen years. The offices of the concern are situated in the Mills building, corner of Montgomery and Bush streets, and its trade covers the entire territory between the "Rockies" and the sea. This concern manufactures the Worthington boiler feed pump, plunger and ring pattern, packed plunger, pressure house tank electric, triplex electric, triple expansion mine, sinking, dry vacuum, vertical beam air, triple expansion, jet condenser, and surface condenser, with air and circulating pumps; also the Worthington cooling tower. Mr. W. P. Eichbaum, to whose energy, industry, and perseverance is greatly due the great introduction of this firm's productions on this Coast, is a native of Tennessee, and has been with the house for ten years, four years of which have been spent in San Francisco. He is a member of a Philadelphia Masonic lodge, and is a wide-awake, alert business man, enterprising and progressive, and ranks high in the esteem of his business associates in this city.

AMERICAN BOX FACTORY.

In the line of box manufacturing we are fully up-to-date and abreast of the times, as may well be illustrated by reference to the American Box Factory. This concern was incorporated under a California state charter four years ago, with a capital of one hundred thousand dollars. Its offices and manufactory occupy the entire two-story frame building at Nos. 815-825 Brannan street, covering an area of twenty thousand six hundred and twenty-five square feet, and requiring the services of from sixty to one hundred and thirty employees, according to the season of the year. The trade of this concern covers the entire Pacific coast. It makes all kinds of boxes to

order at short notice—dried-fruit boxes, canned-goods boxes, raisin boxes, salmon boxes, redwood boxes, orange boxes, etc.—and makes a specialty of fancy branding. Estimates are given on car lots to points of delivery. The officers of the company are Henry Euler, president and manager, and J. W. Bartholomew, secretary. Mr. Euler is a native of San Francisco, and has been in the manufacturing business since 1870. He is a member of the Native Sons and many other orders of prominence. Mr. Bartholomew was born in Australia and has been in California at different times during the past thirty-seven years. He is prominent in Masonic circles. Both gentlemen are live, wide-awake business men.

K. A. LUNDSTROM.

The recent accession of the Philippines and Hawaii, and the valuable trade benefits certain to accrue therefrom, have given local trade circles an activity never before experienced in this city. Among those most certain to profit from the trade of our Western accessions is the progressive house of K. A. Lundstrom, manufacturer, wholesale and retail dealer in hats, caps, and headgear of all descriptions. This valuable enterprise was inaugurated by Mr. Lundstrom, twelve years ago, on a comparatively small scale, on Sutter street, but owing to the vigor and ability with which its interests were pushed, soon outgrew its former quarters, and the present handsome establishment at 605 Kearny street was occupied while the factory was removed to more commodious and central premises at 144 Geary street. Two years ago growing demands necessitated other improvements, and it was decided to incorporate on an extensive basis, under the title of the Pacific Hat Works. The entire building at 1380 Market was accordingly secured and converted into one of the most complete hat factories in the West, the lower floor being used as a salesroom and placed in charge of F. W. Ammann, secretary of the company. The factory is equipped with every modern and up-to-date appliance for the rapid and perfect manufacture of stiff and soft hats of every description, and is the only hat factory on this coast. Here may be heard the busy hum of machinery, under the deft manip-

ulation of a score of expert hatmakers, the voices of shipping and invoice clerks, preparing goods for shipment, and the thousand and one sounds and scenes incident to the prosecution of a prosperous and well regulated manufacturing business. The two establishments in this city, where the goods of this company are exclusively sold, are both commodious and elegant in their appointment, displaying to best advantage the well selected stock of headgear which they carry. These hats, which are made on the latest and most fashionable blocks, are very superior in construction and finish, rivaling the famous products of "Stetson," "Knox" and "Dunlap." They have a wide and popular sale, which is also enhanced by the liberal and equitable treatment extended by the house toward all its patrons, and it is safe to say that no house deservedly occupies a more honorable and respected position in the commercial complement of San Francisco than that of K. A. Lundstrom. Mr. Lundstrom, the president, is a native of Sweden, aged thirty-seven, and one of our most able and public spirited business men. Mr. Ammann is also well known in local commercial circles, and is a very loyal and popular citizen.

THE BURLINGAME.

There is no class of institutions throughout the whole category of business concerns which exercise so wide an influence or have so important a bearing upon the general character of a city as its restaurants and bakeries. Among these we would mention the Burlingame, of which Wm. Schenbner is the proprietor. This restaurant was established two and a half years ago, but has only been located in its present quarters about seven months. They are located at 131-135 Ellis street, covering five thousand square feet and requiring the services of fifteen to twenty-five employees. The restaurant is supplied with two entrances, and has a seating capacity of one hundred and fifty. They make a specialty of a French dinner, full course, with half-pint bottle of claret, for fifty cents. Mr. Wm. Schenbner is a native of Germany, has lived in California for twenty-seven years, and has been in this line for nine years. He is a member of the A. O. U. W.

MAGNETIC ELASTIC TRUSS CO.

An old-established and highly successful concern is presented in the development of the great business house of Dr. Pierce, known as the Magnetic Elastic Truss Company, and Pierce Electric Co. This company was established in 1875 by Doctor Pierce & Son, and has been in continuous existence ever since. Their offices, salesrooms, and manufactory occupy the entire second and third floors of the three-story brick building situated at 620 Market street, opposite the Palace Hotel. The trade of this establishment, which is of both a wholesale and retail character, covers the entire United States and extends to foreign countries. The company manufactures electric belts, bands, and trusses of the latest improved pattern, and the quality of its goods is such that they have earned a world-wide reputation as to excellency of finish and general efficiency. Dr. Pierce, Jr., the surviving member of the firm, was born in the East, but has spent almost his entire life on the Pacific coast.

R. FINKING.

Nothing more forcible portrays the true inwardness of this city as an up-to-date business community than the merchant tailoring line, among which we would mention the establishment of R. Finking. This house was founded twenty-two years ago, and formerly was located on a corner on O'Farrell street. Its offices and salesroom now occupy the first floor and basement of No. 341 Kearny street, and require the services of eighteen employees. This firm caters to the most fashionable, wealthiest, and most exclusive trade in the city, and is noted for the quality and perfect fit of the goods it turns out, the cutters and workmen being expert and experienced to a degree. The house carries the finest grades of imported worsteds, tweeds, and cassimeres, and makes a speciality in the elegance of its trimmings. Mr. Finking, like many of our most valuable citizens, was born in Germany, is fifty-four years old, and has been thirty years in this city. He is president of the German Schuetzen Verein and vice-president of the German Benevolent Association, is a man of broad and liberal ideas, enterprising and progressive.

P. T. TAYLOR & CO.

High perfection has been attained in many of our manufacturing lines, and a house that serves best to illustrate this development is P. T. Taylor & Co., proprietors of the S. F. Gear Works, at 523 Mission street. The recent demise of Mr. P. T. Taylor, one of our well-known business men, has placed the control of the firm's business interests in the hands of P. L. Bannan, manager of the estate, who has used every legitimate means to further the same. Their plant occupies the entire second floor of a large brick building, equipped with the latest machinery, including three large lathes, two milling machines, and two Gould & Eberhardt automatic gear-cutters, the latter machines being the only ones in use on the Coast. All kinds of mechanical and model work is done in the best manner, a speciality being made of gear-cutting, in which this concern is unexcelled. Mr. Bannan, who has been connected with the house since its establishment, is a skillful mechanic, and a native of this city.

CAFE LORENTZ.

Among the many restaurants of which San Francisco can boast there is one which has stood this crucial test and whose patronage constantly increases as the years go by. It is the time-honored and well-known Cafe Lorentz, established in 1873, and has been in its present location for three years. The commodious and well-appointed dining parlors are situated on the ground floor at 133 O'Farrell street. This concern also operates a bakery and confectionery, making all kinds of fancy cakes, bread, rolls, etc., its speciality being wedding cake. The dining-room and kitchen are situated directly in the rear of the bakery department, and have a seating capacity of five hundred, with a separate department for ladies. Mr. Lorentz prides himself upon the cleanliness of every department of his establishment and the fact that he makes the best cake and coffee in town. Mr. Lorentz is a native of Germany, forty-six years old, and has lived in California since 1872. He is a member of the Odd Fellows and several German societies.

O. F. WILLEY & CO.

In this review we wish to mention the firm of O. F. Willey & Co., importers and dealers in fine carriages, harness, etc., at 317 Montgomery street, established in 1855. They carry a very large line of carriages, harness, robes and whips, and are western agents for the following eastern manufacturers: Brewster & Co. (of Broome street), New York; Henry Hooker & Co., New Haven, Conn.; Michigan Huggy Co., Kalamazoo, Mich.; Hume Carriage Co., Amesbury, Mass.; C. S. Caffrey Co., Camden, N. J.; W. S. Frazier, Chicago Road Cart; Geo. W. Osgood, Amesbury, Mass.; S. R. Bailey & Co., Amesbury, Mass.; Charles N. Dennett & Co., Amesbury, Mass.; Henry Killam Co., New Haven, Conn.; Million Guet & Cie, Paris, France. Mr. O. F. Willey is a native of Danville, Vermont, seventy-one years of age, and a pioneer of '49. He holds membership in the Knights Templar, Masons, and Pioneer's Society.

ACETYLENE GAS "UP-TO-DATE."

A concern that threatens to supersede all other methods of lighting is the Pacific Acetylene Gas Co., incorporated with a capital stock of one hundred thousand dollars, and are prepared to manufacture acetylene generators on a new and improved process. The offices and manufactory is at 115 New Montgomery street. The special Faxon generator made by this company is generally conceded to surpass everything ever attempted in this line. The apparatus makes a very superior quality of gas at a minimum cost, is easily handled, low in price and in its various sizes is adapted to every requirement. There are some five hundred Faxon generators now in use. Prominent among them are the plants at Mills College, Byron Hot Springs, the Masonic Widows and Orphans' Home, etc., etc. The Faxon acetylene burner is the latest and best burner on the market, and the company have received orders from the largest generator manufacturers in the East. Catalogues giving full information about light, machines, burners, list of users, and indorsers of this gas furnished on application.

CONSOLIDATED OPTICAL CO.

One of the leading concerns engaged in the manufacture and sale of optical goods is the Consolidated Optical Co., established on February 6, 1899. Its offices and salesroom occupy the lower floor of the four-story building at 877 Market street. The trade, which is of an exclusively retail character, is confined to this city and its immediate vicinity. The firm deals in everything comprised in the optical line, and have expert opticians specially engaged for the purpose of scientifically fitting glasses. The treatment of children's eyes is made a specialty. Mr. D. Holzberg, the sole proprietor, was born in Europe during the year 1868. On arriving in this country he located in the same line for ten years in Cincinnati before coming to California. He is a member of the Odd Fellows and Knights of Pythias, and also of the American Surgical Association. Mr. Holzberg is an expert optician, having graduated from private schools both here and abroad.

G. IACCHERI.

There is no profession which comes so close to the finer sensibilities of our people as that of our undertakers, to whose care is intrusted the administration of the last sad rites to our dear departed ones. San Francisco has many funeral directors who enjoy the highest repute for their skill and tact, and foremost among these is the firm of Iaccheri & Bacigalupi, at Nos. 635-637 Broadway. This firm, the first French and Italian company established here, was founded in 1881, and recently came under the sole control of Mr. G. Iaccheri. Its funeral parlors occupy all of a handsome four-story brick structure, containing offices, parlors, reception rooms, morgue, etc. Expert auricular and clavical embalmers are employed, and every branch of the business performed in the best manner. The house has its own magnificent hearse, funeral vans, and a number of carriages, any number of handsome equipages being supplied at short notice. They also carry a comprehensive stock of coffins, shrouds, caskets, funeral furniture, and supplies, which is furnished to the trade at both wholesale and retail. Mr. Iaccheri is a funeral director of many years' experience, who has thoroughly

mastered every detail of his trade. He is a native of Italy, thirty-nine years old, and has lived here since boyhood. He is a member of the Bersagliere Italian Society, Masons, Druids, I. O. O. F., and Knights of Honor.

JOHN A. WHELAN & BRO.

The progress made in all departments of enterprise by this city is so marked and so rapid that it is only by comparison that a true conception thereof is to be had. Prominent among those who have played an active part to bring about the commercial advancement of the city is the firm of John A. Whelan & Bro., which was established twenty-eight years ago. The offices and manufactory occupy the one-story building at 250 Spear street and its trade is principally confined to this city and the Bay of San Francisco. Its line of business is that of shipwrights, calkers, and sparmakers, and it does a great deal of repairing to vessels in the harbor. Mr. John A. Whelan is a native of Philadelphia, fifty-five years old, and has resided in this state for thirty-five years. Mr. J. J. Whelan was also born in Philadelphia, is forty-five years old, and a resident of this city for the past thirty years. Both gentlemen are well known in commercial circles.

GEO. H. WICHMAN.

One of our oldest, best, and most successful institutions is "Wichman's," which was established by the present proprietor twenty-three years ago. The salesrooms occupy the lower floor of the two-story frame structure at 754 Market street. The factory of this establishment is located on Fillmore street, and has a frontage of fifty feet by one hundred feet in depth. This house are large manufacturers of fine select French candies and assorted chocolate creams, making a specialty of the latter, best French candies and chocolate creams being sold at the astonishingly low price of thirty cents. Ice cream is manufactured and furnished fresh daily, parties, entertainments and family trade being given special rates by the gallon. Mr. Wichman is a native of Germany, forty-one years old, and has lived in California twenty-six years.

E. C. STEARNS & CO.

The uses of the bicycle and its evolution from its wooden contemporary of almost one hundred years ago are too well known to the public to require reiteration. One of the most popular makes is the famous "Stearns," widely known as the "Yellow Fellow," made by E. C. Stearns & Co., of Syracuse, New York. Their "99" model is a marvel of mechanical ingenuity, and includes the late "chainless" principle on an entirely new and improved plan. This company operates a branch here at 210 McAllister street, under the able management of S. G. Chapman. They carry an unusually complete stock of from five hundred to one thousand wheels, according to season, and prosecute a large trade on this Coast, where they are ably represented by traveling men. Mr. Chapman is a native of New York, but has resided here many years.

NEVADA RESTAURANT.

It is an old saying that the easiest way to a man's heart is through his stomach. This somewhat prosaic declaration is proven by the appreciation and extensive patronage accorded our famous eating-houses, foremost among which is the Nevada Restaurant, at 126-128-130 and 132 Geary street. This is one of San Francisco's pioneer restaurants, and for over a quarter of a century has been the favored rendezvous for those whose epicurean tastes have recognized the superiority of this hostelry's service and fare. The lower floor contains the public dining-room, very handsomely appointed and capable of seating two hundred and fifty persons. The upper floor is divided into private rooms, banquet rooms, etc., while the whole is attended by fifteen experienced and courteous servitors. Meals are served "table d'hot," "a la carte," or on the short order system, the finest of wines, and delicacies being kept constantly on hand. Mr. N. P. Loupy is a native of France, thirty-seven years old, and has lived in this city for twenty years. He is a member of the Masons, I. O. O. F., and Ancient Order of Druids.

CRAIG AND COCHRAN CO.

The undertaking fraternity of this city has a high reputation, some being better qualified for the duties of the profession than the average. Of this class of leaders in the business is the establishment of Craig & Cochran Co., whose office and parlors are located at 52-54-56 Mint avenue. The company has been incorporated since December 1, 1897, and its place of business occupies the ground floor of its present quarters. The office and parlors are equipped with every facility for conducting a general undertaking business. Embalming is done by the best and most modern methods, and bodies are prepared for shipment to all parts of the country. The company carries an immense stock of caskets, burial cases, coffins, robes, and all other funeral requisites. They own their hearses, also their funeral vans and ambulances, which are different from others, being made according to special design by Mr. Stephens, and having rubber tires. The firm also manufacture their coffins and employ the best cabinet makers and all goods are strictly A1. Mr. W. A. Stephens, the president of the company, was born in this state in 1864. Before coming to San Francisco he was in the same line of business in Southern California. He is a member of the N. S. G. W., Knights of Honor, and A. O. U. W.

L. E. CLAWSON & CO.

A concern that reflects conspicuous credit upon the community, and whose vast magnitude and importance justifies us in directing especial attention to it, is the firm of L. E. Clawson & Co. This company was initiated twenty years ago by L. E. Clawson and J. B. Robinson, and has achieved a truly phenomenal success. Their business quarters are located at 1340 Market street, and covers an area of fifteen thousand square feet. This firm are dealers in sewer pipe, chimney pipe, chimney tops, flue lining, fire brick, fire clay, and cement meat-roasters, bean pots of all kinds, water filters, cooking utensils, jugs, meat tubs, flower pots of all descriptions, poultry fountains, modeling clay and mortar, plaster of paris, churns, water

Jars, and Pacific coast agents for Akron Pottery Co., Whitmore-Robinson Co., Akron Stoneware Co., Markle & Inman, Cook, Fairbanks & Co., the Ohio Stoneware Co., E. H. Merrill Co., and Meyers & Hall, and they make a specialty of the renowned Clawson's patent chimney. These are manufactured here, are Mr. Clawson's own patent, and have been approved by the board of supervisors and fire wardens and highly recommended by the leading architects. Both Messrs. Clawson and Robinson are natives of Ohio and have lived here many years. The former is a member of the Masons, while the latter belongs to the Masons, Knight Templars, and I. O. O. F.

RUFFINO & BIANCHI, Inc.

Taking the various lines in their order, and referring in this particular connection to the department of monument-making, we may very properly refer to the firm of Ruffino & Bianchi as furnishing one of the best examples of the progress and present development of that important branch of manufacture. This firm was established in 1858, and incorporated in 1897, under a California state charter. The offices and yard of this concern are located at 862-870 Bryant street, and cover an area of thirty thousand square feet, requiring the services of between fifty and one hundred employees. The trade covers the entire Pacific coast and Hawaiian Islands. This firm are importers, manufacturers and merchants in marble and granite monuments and construct plats, vaults, and cemetery improvements. They are also contractors for interior marble decoration work, and did all the marble and granite work on the Emma Spreckels building, the Union Trust building, the Safe Deposit Bank, the Emporium, "Call," Parrott, and Y. M. C. A. buildings, and many others. The members of the company are C. D. Bianchi, president; and Wm. F. Hille-gass, secretary. Mr. C. D. Bianchi is a native of Italy, fifty-five years old, and has been in California thirty years. He is a prominent Mason. Mr. W. F. Hille-gass is a native of Californian, forty-four years old, born in Oakland, and has been connected with the firm for the past eighteen years.

S. NELSON & CO.

Among the important concerns here that have established recently is the firm of S. Nelson & Co., casket manufacturers, at 542 Brannan street, established in 1895 by the present members. The offices and manufactory occupy the entire building at above address, and the trade, which is of a wholesale character only, covers this city and the Pacific coast. They manufacture a complete line of cloth caskets, from the cheapest to the very finest, adding new and novel designs from time to time. The members of the firm are Geo. Dillmann and Sam Nelson. Mr. Dillmann has resided here for twenty-five years and during those years was engaged in various lines of manufacturing. Mr. Nelson has been here for sixteen years and identified with the largest casket factory on this coast, and previous to that time was in the same line of business in the East.

R. J. KERR & CO.

In the field of commercial enterprise we find no more worthy example of individual illustration than that the firm of R. J. Kerr & Co., sole manufacturers of "Kerr's" boiler compound. This firm was established here in 1898, having been for several years previous located in Los Angeles. The handsome and well-appointed offices are located at No. 413 Spreckels building, and their factory and laboratory are at 844 South Main street, Los Angeles, California. The trade covers the Pacific coast and eastern states and also Mexico. This boiler compound is pronounced by expert marine and stationary engineers as the "best ever offered." It will remove and prevent the formation of scale without injury to the boiler whether locomotive, stationary, or marine; will prevent it in feed and supply pipes, and is warranted not to destroy packing. It is guaranteed to prevent and stop pitting and will not make a boiler foam. Mr. Kerr is a native of Montreal, Canada, and has been in this state since 1880. He is a member of the Knights of Pythias, is broad, enterprising, and progressive in his ideas, and stands well with the business community.

ALANSON H. PHELPS.

During the past two decades the commercial interests of San Francisco have grown to vast magnitude. Among those who have kept pace with our advancement is Alanson H. Phelps, at 421 Market street, room 27, who has the agency of the Hazard Powder Co. of New York for the sale of their powder on the Pacific coast, Hawaiian Islands, Orient, and Behring Sea. Mr. Phelps has had a long and valuable experience in the handling of sporting and blasting powder. The Hazard Powder Company was first represented here by the firm of E. H. Parker for about twenty years, then Weaver & Taylor for about seven years, then Thos. H. Selby & Co. for ten years, and from 1887 to 1891 by Austin & Phelps, and from 1891 to 1896 by Phelps & Arnold, when Mr. Phelps took entire charge of the business. This powder has played an important part in the late war between the United States and Spain. The special brands of powder manufactured by the Hazard Company are conceded to be superior to any other powder made outside of their works, special demand being made by sportsmen for the Hazard "Blue Ribbon Smokeless" brand of powder on this coast. Mr. Phelps is a native of New York, and has been one of our honorable and enterprising citizens for forty-one years.

THE NORTHWESTERN LIFE ASSOCIATION.

"The greatest good to the greatest number," is the motto of the Northwestern Life Association of Minneapolis, Minnesota, organized in 1885, whose latest statement shows: Resources at the close of business December 31, 1898, \$301,117.64; liabilities, none; number of policies in force, 12,276; amount of insurance in force, \$16,751,850; paid for losses and claims in 1898, \$107,742.10; total losses and claims since the organization of company, over \$1,000,000. A few new features of this company are: First—Of the net premiums the necessary amount is deducted and placed into the mortuary fund for the payment of death claims. Second—The balance of the net premiums is placed into the emergency or reserve fund. Third—After having been in force a certain number of years,

the member is entitled to dividend distributions, such dividends reducing his future premiums. Fourth—After being continuously in force a number of years the policy will be non-forfeiting for a given period, or can be surrendered for its cash value. Fifth—The regular expense premium is a limited amount, and the same at all ages, but the expense of collecting or distributing any fund must be paid from such fund. After being in force fifteen consecutive years the policy is credited with its share of contributions to the reserve fund, and the interest of this accumulation is applied in payment of future premiums. The insured is no longer required to pay the reserve element of the premium, and in the event of death the amount of his reserve credit is paid with the face value of the policy. Captain P. F. Weed has charge of this branch, with offices at 927 Market street. He was born in Carmi, Illinois, in 1840, and lived in St. Joseph, Missouri, and Louisiana for many years, and has resided here for the past eight years, and is trustee of the First Baptist Church of San Francisco.

E. J. WITTENBERG & CO.

A well-known sales agent who handles many valuable eastern accounts is E. J. Wittenberg & Co., who established here a year ago at 30A Second street, where they have two departments, one of drug sundries, the other glassware. In the drug sundry department they represent the Ware Mfg. Co., John Engel & Co., shaving brushes; Geo. F. Cutzler, paint and artists' brushes; W. H. Henderson Co., Johann Maria Farina's eau de cologne, Johann Maria Farina "1826" eau de cologne soap. In the glassware department they represent America Lamp Chimney Co., Toledo, Ohio; Rochester Cut Glass Co., Rochester, Pa.; Reinhold Hauke, Germany. They are also Pacific coast agents for A. Bayer & Son, clinical thermometers. They make a specialty of corks and command the bulk of this trade. Mr. E. J. Wittenberg, the proprietor, is a native of Germany, aged thirty-nine, and has lived in California many years. He is at the head of the Wittenberg Chemical Co., and was formerly vice-president and manager of the Pacific Drug Co., of Los Angeles, which he organized.

SAN FRANCISCO LAUNDRY.

A concern catering to the highest class of trade and ever maintaining the highest standard of excellency in every branch of perfect laundering, is the San Francisco Laundry, established in 1868. The main offices are at 33 Geary street, with branch offices over the city, and in Oakland, Alameda and Berkeley. The laundry is situated between Fillmore and Steiner streets, specially fitted and equipped with the most modern machinery and appliances. The company use natural spring water and manufactures upon its own premises all the materials used in the various laundering processes. The motto of the company is "The best," and the best established scientific methods and the most scrupulous sanitary care is maintained. They employ about two hundred and seventy-five persons and twenty delivery wagons. The officers of the company are Samuel F. Bufford, president; and H. H. Wood, secretary.

RUDOLPH BARTH.

The past history of this city and state is exceedingly creditable. Every business, trade, and profession that an advanced and public spirited community's need could demand has not only found an open door in our midst, but has received the hearty encouragement and support of our people. Especially so in the jewelry line, and among others we refer to the house of Rudolph Barth, established in 1849 by Barrett & Sherwood, which was succeeded in 1897 by the present proprietor, whose store is located at No. 141 Post street, near Grant avenue. The trade is a local one and the house deals in fine jewelry, watches, diamonds, clocks, silverware and silver novelties, and makes watch and jewelry repairing a specialty. Mr. Barth, like so many of our valuable, useful, and successful citizens, was born in Germany, where he has learned both watch-making and watch-repairing in a most thorough manner, is thirty-nine years of age, has been in this city since 1879, and constantly followed the jewelry business, and is a member of the Jewelers' League, of New York. He is a wide-awake, enterprising business man, and holds a prominent place in the esteem of the business community.

A. ANDREWS.

A house which is thoroughly representative of the old-established business interests of this city is the A. Andrews Diamond Palace, of which A. Andrews is proprietor. This house was established twenty-seven years ago and stands to-day the oldest and the leading firm dealing in diamonds, precious stones, and jewelry of this city. The palatial salesrooms of this establishment occupy the ground floor of 221 Montgomery street, under the Russ House. They are one of the leading features of San Francisco, a marvel of beauty and elegance, the splendid conception of a master mind and controlling genius, where artistic taste and skill challenge competition. The trade of this house covers the entire Coast, and its array of sparkling brilliants, and staple and artistic jewelry makes a display which must be seen to be appreciated. Col. A. Andrews was born in London, England, on April 7, 1826. He came to this country with his mother while quite young and located in New Orleans. During the Mexican War he enlisted in the United States army and was commissioned lieutenant shortly afterward, being commissioned captain of Company A, Second Ohio regiment. He came to California on September 5, 1849, and on October 3, 1853, was appointed colonel on Major General Sutter's staff. Col. Andrews was appointed by President Arthur commissioner to the New Orleans Exhibition of 1883 and afterward to London, Eng., in 1886. In 1890 he was elected president of the Associated Veterans of the Mexican War, and was a delegate to the Democratic National Convention at Chicago in 1892.

BERNSTEIN & CO.

One of the well-known dealers in store supplies is the firm of Bernstein & Co., at 414 Market street, who manufacture all kinds of store fixtures, counters, shelving, etc., making a specialty of show cases. Their trade extends all over the Coast states and they ship to Samoa, Australia, Hawaii, Mexico, Central America and Alaska. Mr. Hertenstein who is now the proprietor, is a native of Germany, fifty-five years old, and a member of the Knights of Pythias and a well-known business man.

**L. D. STONE & CO.**

The above firm was established in 1862 by L. D. Stone & Co., who were succeeded in 1888 by Messrs. A. Kempkey and F. M. Gilham, the original name being retained. The offices, salesrooms, and manufactory occupy the five floors and basement of the brick building at 417-419 Market street, and require the services of forty employees and three traveling men. The trade of this house extends over the entire Coast, and it is one of the best-known and reliable in the line. It manufactures and imports harness,

saddles, saddlery hardware, etc., and also carries a large and varied line of collars, whips, robes, and horse blankets. The members of the firm are native-born San Franciscans, about fifty years of age, and are well-known and successful business men, whose well-directed efforts have not only secured the success of their own enterprise, but have also contributed to the fame and prominence of this city as a manufacturing and trade center.

D. KASKEL.

This city is rapidly progressing as a great wholesale clothing manufacturing center, and one of the representative clothing manufacturers of this city is D. Kaskel. This establishment was founded in 1898 and its offices and workrooms occupy the top floor of the four-story brick building at 18 Sutter street, covering an area of five thousand square feet and requiring the services of fifty employees. The trade extends over the entire Pacific Coast and is of an exclusively wholesale character. The housemanufacturers men's, boys' and children's clothing of every kind and description, and in the latest patterns, designs and styles. Mr. D. Kaskel was born in Germany, but has been in California for many years. He is an experienced, wide-awake business man, enterprising and progressive.

STANGE & JAENICKE.

One of those lines of manufacture that have done much for the advancement of the city is that of straw hats for ladies, men and boys, and among those in that line is Stange & Jaenicke, established in 1884, with manufactory and offices occupying the second, third and fourth floors at 29 Second street, employing sixty skilled operatives and three traveling men, their trade covering this coast, Hawaii, Central America, and Mexico. They are manufacturers and jobbers of a general line of straw hats, as well as ladies' and children's felt hats and hat frames of all descriptions, and are the largest in this line west of the Rocky Mountains. The members of the firm are Jno. Stange and Wm. Jaenicke, both natives of Germany, but old and valued residents of this city.

CHAS. K. CLARK.

A city's growth depends upon the character of her people, accordingly whether they are progressive, thrifty, or ambitious, or lethargic, dull or set. San Francisco people are naturally of the former class, and prominent among those who have striven to promote these desirable conditions is our veteran business man, Mr. Charles K. Clark, who represents the following excellent organizations: Alameda B. and L. Assn., Alameda; Home Security B. and L. Assn., Oakland; Home Mutual B. and L. Assn., San Francisco; Homestead Loan Assn., Berkeley; and Commercial B. and L. Assn., San Francisco. Mr. Clark was born in Honolulu, in 1841, and came to California thirty-six years ago. He occupies handsome offices in the Clunie building, at 503 California street, and also conducts a branch office at 466 Ninth street, Oakland, and represents the business interests of the five great concerns above mentioned. The purpose of which is to offer a safe investment for our wageworkers, at a rate much more remunerative than that paid by our banks, and to encourage building operations by advancing funds for this purpose on reasonable security, at the lowest rates and easiest terms. Shares may be had by depositing a small portion of their face value, and making regular payments, graded to suit individual cases, which, with the accruing dividends and principal may be withdrawn on maturity, or made the basis of loans for those desirous of building homes. These companies are the strongest and most liberal on the Coast, their system being the most approved and framed with a view to accomplishing the greatest good to the greatest number.

FIDELITY MUTUAL AID ASSOCIATION.

In spite of the wonderful achievements of science for the prolongation of human life, and protection against casualties, accident, sickness, and death continue to bring sorrow, and often poverty, to many families. If we cannot effectually prevent or guard against these disasters, we can and should, however, provide against the destitution and suffering they oftentimes cause, by securing a policy of one of

the many beneficial forms of health, accident, and life insurance now in vogue. One of the strongest and best organizations of this character is that well-known home institution, the Fidelity Mutual Aid Association, whose statement for ten years we attach:

Year.	Policy-holders.	Income.	No. Claims Paid.
1889	5,069	\$ 11,503	132
1890	13,428	44,153	659
1891	23,139	89,385	11,440
1892	31,853	138,858	2,138
1893	35,276	194,602	27,701
1894	39,744	251,167	2,159
1895	42,071	299,279	3,660
1896	44,780	343,206	4,173
1897	47,030	373,706	4,734
1898	49,919	410,672	4,975

During these years it has also been approved of and licensed by the insurance departments of the following states and territories: California, Colorado, District of Columbia, Idaho, Indiana, Michigan, Minnesota, Missouri, Nevada, North Dakota, Pennsylvania, South Dakota, Utah, Washington, Wisconsin, and Arizona. This magnificent record of growth and development speaks more eloquently of the enterprise and conservative management of this corporation than any words of ours could do, and shows how firmly rooted it has become in the public confidence and esteem. This association issues several forms of life, health, and accident policies, and grades its rates of indemnity according to the danger to which the insured's profession, occupation, or condition exposes him. Its stability and equity has been too frequently demonstrated to need substantiation, and its standing is of the very highest. Ten years ago the leading men of the country who were engaged in the business of casualty insurance were unanimous in their expression of opinion that it was impracticable to insure against sickness. This opinion the continued success of the Fidelity Mutual Aid Association has so changed that every one of the companies with which they were connected are now issuing sickness policies, thus endorsing the plans of the Fidelity Mutual Aid and placing its management amongst the most clear-headed men of the day, and as the leading thinkers and managers of insurance companies. The home office of the association is located at 303 Cal-

ifornia street, where it has commodious and pleasant offices, giving employment to a large corps of employes. Its officers are all leading business men of this city, well-known and leaders in their particular lines. The executive officers are Mr. J. L. M. Shetterly, secretary, and Mr. A. L. Reed, auditor, under whose able management the Fidelity Mutual Aid Association has become the leading health and accident company in the world. Both of these gentlemen are well known for their public spirit, and as leaders in our business, social, and fraternal life.

HOPPE & ROBINSON.

Among the many important and useful concerns here is the firm of Hoppe & Robinson, importers and manufacturers of surgical instruments and appliances, supporters, etc., that was established twenty-five years ago by Mr. R. Hoppe, the present firm having been in existence since September, 1898. Their salesroom and factory occupy the lower floor at No. 404 Sutter street, where they employ only experts in their line. They manufacture supporters, deformity apparatus, surgical instruments made to order, and do repairing. Mr. Hoppe's universal splint has given him a world-wide reputation among the medical profession, it having been adopted by the war departments of the leading countries, and a respiration machine for use in consumption and similar cases, recently brought out by this firm, bids fair to take an equally high place among medical mechanical aids. The manufacture of glass instrument cases and tables, wheel stretchers, in fact all surgical appliances, has been successfully inaugurated, and samples of their work can be seen in many an operating room, where it compares favorably with that produced elsewhere, both in appearance and usefulness. The house supplies the instruments and belts for the California Women's Hospital, and many of the other leading institutions. Mr. Hoppe was born in Germany. He is fifty years old and has been in this city for thirty years. Mr. Robinson is a native of England, thirty-two years old, and has been in California eleven years. Both gentlemen are skillful and competent business men.

THAMES AND MERSEY MARINE INSURANCE CO., Ltd.

San Francisco ranks as one of the greatest shipping points in the world. Her vessels cover the Pacific, and, sailing around the "Horn," reach the principal waterways and seaports of the eastern world. With millions of dollars invested in valuable cargoes, ships, etc., it is but natural that some protection against loss should be desired, and in this connection we would refer prospective insurers to that old, stable, and reliable corporation, the Thames & Mersey Marine Insurance Co., Ltd., of Liverpool, London, and Manchester, England, whose capital of ten million dollars and long years of honorable dealing have intrenched it impregnably in the public esteem. This company, by its wise and conservative management, has secured a financial standing probably the greatest in its line and has accumulated a reserve fund to meet all contingencies to the amount of two million and five hundred thousand dollars, with assets of about seven million dollars. Its insurance covers hulls, merchandise, freight, and currency to and from all parts of the world, and its rates are as low as absolute safety will permit. The company's interests are in the hands of William Greer Harrison, manager for the Pacific coast, who occupies quarters at 305 California street. He is one of the oldest insurance men in this city, having seen continuous service for thirty years with this company alone, and has occupied his present position since 1878. He is a very prominent club man, holding influential connection with the Masons, Bohemian Club, Olympic Club, Pacific Union Club, Chit Chat Club, etc.

SCOTTISH UNION AND NATIONAL INSURANCE CO.

The Scottish Union & National Insurance Co. of Edinburgh, Scotland, was chartered in 1824. Mr. A. Duncan is its general manager at the Edinburgh office, and Mr. J. K. Macdonald secretary. The company commenced business in the United States in 1880. The United States trustees are H. C. Robinson, John R. Redfield, and Leverett Brainard, at Hartford, and Amer-

ican representatives are Martin Bennett, manager, J. H. Brewster, assistant manager, and R. C. Medcraft, manager of the Pacific coast department. The United States business is kept separate from the affairs of the home office, and the last statement of the United States branch shows: Gross assets, \$4,200,127; reinsurance and reserve, \$1,847,847; gross liabilities, except capital, \$2,213,887; net surplus, \$1,986,240; premiums received, \$2,276,684; gross income \$2,428,390; losses paid, \$1,418,603; all other expenditures, \$844,083; gross expenditures, \$2,262,686; ratio losses to premiums, 62.3; ratio expenditures to premiums, 37.0. Pacific coast business: Premiums received, \$211,559; losses paid, \$123,680; ratio, 58.5. The Pacific coast manager Mr. Medcraft, was born on the Island of Malta in 1861. In 1876 he engaged with the Royal Insurance Co., and in 1883 he transferred to the Imperial Insurance Co. of London, and in 1885 that company sent him to New York. In 1890 he was appointed sub-manager of the Pacific coast department of Imperial and Lion Fire at San Francisco, which he retained until 1897, when he took charge of the Scottish Union & National. The San Francisco city agency is in the care of Messrs. Manheim, Dibbern & Co., 217 Sansome street.

BOSTON INSURANCE CO.

In the heyday of its success the Boston Insurance Co., which is in the twenty-sixth year of its operation, presents the following statement: Cash capital, \$1,000,000; reserve for reinsurance (N. Y. standard), \$561,421.68; reserve for unpaid losses, \$236,641; all other liabilities, \$17,513.15; net surplus (N. Y. standard), \$1,262,572.41. Assets: cash with banks and bankers, \$266,879.76; city of Boston bonds, \$140,812.50; New England city bonds, \$27,937.50; stock in national banks in Massachusetts, \$503,233; railroad bonds and corporation stock, \$848,165.63; accrued interest, \$7,979.56; mortgages (first liens), \$975,550; loans secured by collateral, \$15,000; premium notes, \$121,192.89; due on account (Boston, New York and Baltimore offices), \$150,197.40; real estate, \$21,200; losses paid since organization, \$19,294,841.87. Mr. G. Trittenbach, the agent, occupies offices at 319 Cal-

fornia street, and is one of the best-known insurance men on the coast, beginning with Geo. Marcus & Co., twenty-seven years ago as office boy, and leaving them eleven years later as manager of their insurance department. In 1883 he took the city managership of the Sun, later representing the Home, and recently receiving his present appointment. Mr. Trittenbach is also interested in mining, being president of the Dutch Mining & Milling Co., and the Dreisam Gold Mining & Milling Co., the former having paid forty thousand dollars in dividends, and is managed by Mr. Trittenbach's brother.

J. B. F. DAVIS & SON.

The insurance fraternity of San Francisco have been prominent for their active and equitable operations, and a house which is highly representative of this line is J. B. F. Davis & Son. Established in 1869 by the father of the present members of the firm, they act as general insurance brokers and are managers for the Standard Marine Insurance Co., of Liverpool, England, of which J. D. Spreckels & Bro. Co. are the general agents. Mr. Winfield S. Davis, the managing partner, is widely and popularly known in insurance circles, and stands high in our social and general life.

THE CONNECTICUT FIRE INSURANCE CO. OF HARTFORD.

The above company has been in most prosperous operation for many years, and is represented on the Pacific coast by Mr. Benjamin J. Smith, with offices at 411 California street, where he occupies the lower floor of a three-story brick building. This branch was established in 1877 with Mr. Oliver Haws, who was succeeded by Mr. Smith in 1897. The territory covered by this branch comprises all west of the Rocky Mountains, British Columbia, and Alaska, and they have agencies in all the cities and towns. Mr. Smith was born in Massachusetts, and came here in 1877. He has been connected with the company now represented by him since 1879, and is in touch with the foremost elements of insurance and general business circles, and is a Mason.

PREFERRED ACCIDENT INSURANCE COMPANY OF NEW YORK.

"In the midst of life we are in death." This is rather a gruesome assertion, but nevertheless true, and its contemplation should warn us not to disregard the opportunity to provide for unforeseen contingencies. Every daily newspaper has its list of fatal accidents. A railroad collision, falling timbers, midnight fires, runaways, live wires and other sources of casualties. These cannot be obviated by all the modern preventives which latter days command, but much of the disastrous aftermath can be modified or avoided by accident insurance. The Preferred Accident Insurance Company, of New York, with its paid-up capital and surplus of \$324,000, its assets of \$667,603.83, and its record for the payment of \$3,000,000 in claims constitutes one of the strongest and best insurance organizations in the United States. It underwrites all the latest forms of health and accident insurance, affording absolute protection to the insured or his heirs, and paying death claims within twenty-four hours of the filing of satisfactory proof. The Pacific coast department is in the able hands of Thos. Godwin, an experienced and successful insurance man who has been with the company for the past ten years. The headquarters of the Pacific Coast Department are in the Mills building, and were established in 1802. While always ably represented, the company's interests have shown a decided increase since Mr. Godwin's installation, and are daily growing under his skillful and energetic management. The Pacific coast department includes California, Oregon, Montana, Utah, Washington, and Hawaii, throughout which many sub-agencies are established.

THE FISK TEACHERS' AGENCY.

A valuable and progressive epoch in our educational advancement was marked by the inauguration. In 1897, of the Fisk Teachers' Agency here. This institution had its inception at Boston, Massachusetts, being organized by Everett O. Fisk & Co. many years ago, and branch houses are now established in every

principal city of the United States and Canada. Its purpose is to train teachers for their work and enable them to fill remunerative positions in the schools of our country. They have furnished over the American continent twelve thousand nine hundred and twenty-four positions, at salaries aggregating eight million three hundred and ninety-four thousand and fifty-two dollars, the number in Massachusetts alone footing up five thousand eight hundred and sixty-six. California stands fourth on the list, and presents with pride a record of one thousand places filled by the Los Angeles and local agencies during the past year. Mr. Calvin Esterly and Miss R. Inskip are in charge of the San Francisco branch, and make their headquarters in the Parrott building, where the class and faculty rooms are presided over by a number of experienced assistant instructors. Mr. Esterly, who, with C. C. Boynton, manager of the Los Angeles branch, controls the interests of this enterprise on the Pacific coast, is a noted scholar and an authority on educational matters. He is a native of Ohio, received a congressional appointment from Ottawa, Kansas, and graduated from West Point Military Academy, later serving as superintendent of schools in Ottawa, and also in El Paso, Tex., besides filling acceptably other important educational positions. He is ably assisted by Miss Inskip, who, in addition to her scholastic attainments, is a lady of very attractive personality and is very popular in social life.

MUTUAL RESERVE FUND LIFE ASSN.

In these days of sharp competition in all lines of trade, the concern which hopes to capture public patronage and hold it must not only be thoroughly modern in its methods, but also offer a really superior inducement. Many of our leading insurance companies, realizing this, have adopted new methods, which render obsolete the old doctrines, and offer systems more in accord with the progressiveness of the age. One of the most enterprising and up-to-date insurance companies operating here is the Mutual Reserve Fund Life Association of New York, which offers insurance on the most ap-

proved lines at the smallest rate consistent with impregnable stability and large operation. The following statement tells more loudly the story of its popularity and strength than any words of ours can do: Income during 1898, \$6,134,327.27; death losses paid, 1898, \$3,887,500.95; total paid members, 1898, \$4,584,095.12; total assets, \$3,591,042.72; net surplus invested and cash over all liabilities, actual and contingent, December 31, 1898, \$1,383,176.38; total business in force December 31, 1898: Policies, 102,379; insurance \$269,169,321. The company's interests are in the able hands of C. M. Oakley, manager Pacific coast department, whose office is in the Chronicle building. Mr. Oakley established here seventeen years ago, and employs a large number of special agents, solicitors, and sub-agents, twenty-five of the latter being established in Californian cities and towns alone. Mr. Oakley is very popular in business and general life, and is a staunch supporter of this city's interests. He was born in New York in 1844, and came to this city in 1879, establishing three years later as above. Mr. Oakley is a prominent member of the Masons and Red Men.

F. A. JENNINGS & SON.

The above firm was established in 1865 by Messrs. Jennings & Garfield, who were succeeded seven years later by F. A. Jennings & Co., and on May 1, 1898, was changed to the present firm. The business quarters are located at No. 930 Mission street, and were formerly located on the present site of the Flood building. They do painting, interior decorating, paper hanging, etc., and in one year did \$16,000 dollars' worth of whitening alone. The firm, among others, have decorated the following buildings: The Lick House, Occidental Hotel, Odd Fellows' building, City Hall, Sanborn & Vail, Press Club, Lennox Hotel, and others. Mr. F. A. Jennings is a native of Connecticut, fifty-six years old, and a resident of this Coast since 1862. He is a member of the Odd Fellows, Woodmen, and Knights of Honor. Mr. Lyman Jennings, the son, is a native of this city, twenty-three years old, and a member of the N. S. G. W.

TROY LAUNDRY MACHINERY CO., Ltd.

One of the greatest and most famous concerns operating in and throughout our city is the Troy Laundry Machine Co., of Troy, New York, incorporated under the laws of that state for half a million dollars, and operating the largest plant for the manufacture of laundry machinery and supplies in the world. The city of Troy is the headquarters for the collar and cuff trade and has many of the finest laundries in the country. It is but natural, therefore, that it should be the fountain-head of supply for laundry machinery, and that the inventive genius of its mechanics and the enterprise and capital of its business promoters should be united in a mammoth undertaking of this character. The above concern manufactures and controls the latest inventions in laundry machinery, and has supplied almost every important steam or hand laundry in the land, as well as many large households, hospitals, hotels, and municipal institutions with its goods. Besides its mammoth plant in Troy, which employs hundreds of operatives, branch sales houses are maintained in New York, Chicago, and San Francisco, and throughout Europe, with principal foreign offices at London, Paris, Berlin, Amsterdam, Brussels, Berlin, and Copenhagen. The local house is under the management of W. E. Cumbach, assisted by A. Bower, with quarters at 581 to 583 Mission street, who control as their exclusive territory everything west of Denver, Colorado, including British America. They are known for their square dealing and public spirit, and command high esteem from their myriad customers. The headquarters of this company have been moved to Chicago, where the principal plant is, although some machines are still manufactured at Troy.

GOLDEN WEST HOTEL.

Successful hotel management means the giving of complete satisfaction to the guests of a house, in every respect, at all times and under all circumstances. This is essential to the continuous holding of the patronage of the public. San Francisco has many and commo-



dious hotels, and one of them is the Golden West, at 68-76 Ellis street. This hotel is under the personal management of Robert Wieneke and Fred P. Plagemann, who were not only born in and to the hotel business, but their lives have been spent in it, and their life efforts have been devoted to making hotel management a perfected science as well as profession. This hotel was established by them seven years ago, and is a new six-story, fireproof, brick building, centrally located. It has three hundred handsomely furnished rooms, with a call bell from each, and all other modern improvements. Electric lights are everywhere throughout the house and the elevator runs both day and night. This hotel is run on both the American and European plan, and it re-

quires the services of forty employees. A free bus conveys patrons to and from the different railroad depots and steamship docks. Mr. Robert Wieneke was born in Germany and has resided in San Francisco for the past eighteen years, and is captain of the Schuetzen Club. Mr. Fred P. Plagemann was born in this state, and is a member of the Native Sons.

A. C. BOLDEMAN & CO.

Among those great houses which have helped to give our city an international commercial importance is A. C. Boldeman & Co., importers and manufacturers of essential oils, extracts and fine perfumes, whose mammoth establishment occupies all of the second floor and basement at 313-315 Front street, and employs a small army of men. The house was established in 1892 by Adolph Boldeman, and reinforced by the addition of his brother, Oscar Boldeman, in 1896, both having been with Saroni's candy house for many years previous to engaging in the present enterprise. The firm imports its goods direct from the principal markets of the world, and buys only the choicest and freshest materials obtainable. They are Pacific coast agents for Robert Gair's paper goods of all descriptions, Henry Heide's almond paste, H. Kohnstamm & Co.'s vegetable colors, S. V. & F. P. Scudder, licorice goods; Sicilian Essential Oil Co., oils lemon, orange and bergamot, and carry a large stock of raw materials for perfumes, soap-makers, confectioners, and flavoring-extract manufacturers, commanding a trade which covers the entire West, and includes large exports to various foreign points in the Pacific, and do an extensive perfume trade all over the United States. The Messrs. Boldeman are both native Californians, and very prominent in fraternal circles. Oscar Boldeman is thirty years of age and was born in this city. He is past counselor and grand secretary of the United Commercial Travelers and holds membership in the Pacific Coast Commercial Travelers, the N. S. G. W., and Foresters. His brother, Adolph, aged thirty-seven, is also a member of the above organizations, acting as secretary for the former two, and is a Mason of high degree.

FIDELITY AND DEPOSIT CO. OF MARYLAND.

In the obtaining of positions of trust many worthy people are handicapped by their inability to furnish fidelity bonds, as employers have learned to require something more than a verbal statement, misleading references, and their judgment of character in engaging persons to fill responsible positions. It is in such cases as these that the value of fidelity insurance makes itself manifest, and it is in this connection that we would make mention of the old reliable Fidelity and Deposit Co. of Maryland, an organization of high standing and wide renown, which for many years has been operating successfully in this vicinity through its local agency at rooms 24 and 25, Mills building. This company furnishes bonds for contractors and employes and officers of banks, mercantile houses, railroads, express and telegraph companies, officials of states, cities and counties; also on bonds of executors, administrators, guardians, trustees, receivers, assignees, committees, and in replevin, attachment and injunction cases and all undertakings in judicial proceedings. It does not act as executor, administrator, guardian, receiver or trustee, but furnishes security for those occupying such positions. The bonds of this company are accepted by judges of state courts, and of the circuit and district courts of the United States. The following statement, dated March 30, 1893, shows: capital paid in, \$1,500,000; surplus, \$1,850,000; reserve requirements, \$584,190.98; undivided profits, \$162,902.22; total, \$4,097,003.20. The Pacific coast department has always been one of the company's most active branches, and is under the able management of Frank L. Gilbert, one of our most prominent and able business men, who is ably seconded by Harry J. Maxwell, special agent, also prominent in commercial circles. The former has been with the company for many years, and previous to coming here in 1897, had charge of the Minneapolis branch. Mr. Maxwell, who was also connected with the Minneapolis agency, came here simultaneously with Mr. Gilbert. Both are first-class men in their line, and have done a great deal to promote the interests of their company here.

H. M. BLACK & CO.

The concerns that have achieved permanent success are those who take pride in placing upon the market high-class products, with which cheap manufacturers cannot compete in either quality or price, and one of the leading concerns of this class on the Pacific coast is that of Henry M. Black & Co. This house was established in 1860 by its present proprietor. The offices and manufactory occupy the entire three-story frame building at 120-126 New Montgomery street, covering an area of twelve thousand five hundred square feet, and requiring the services of forty employes. Its trade, in addition to covering the Pacific coast, extends to Mexico, Central America, British Columbia, and Hawaii, and it manufactures all kinds of carriages, buggies, wagons, stages, etc., spring and thoroughbrace livery, grocery and express wagons, stages, soda and butcher wagons, surveyors' wagons, etc. Wagons and carriages of every description are made to order, and general jobbing is done with neatness and dispatch. Mr. H. M. Black, the sole proprietor, is a native of Maine, and has resided forty-two years in San Francisco, and is a member of the Legion of Honor.

CAHILL & HALL ELEVATOR CO.

The Cahill & Hall Elevator Co. was established in 1888 and incorporated four years later, with offices and works at 214, 216 and 218 Mission street, where they occupy the entire two-story brick building and will soon add another story and basement to their plant. All kinds of electric, hydro-steam and hydraulic elevators are manufactured that are superior to those made by eastern competitors, and are equipped with all improved safety appliances and designed to operate with the greatest economy. They have supplied elevators for the Phelan building, Spring Valley Water Works building, Flood, Union Trust, Savings Union, new Hall of Justice, and many others. Their machines are based on the latest scientific principles. They also manufacture electric dumb waiters, motors, dynamos, hand hoists, sidewalk elevators, freight elevators, valves and supplies. The officers of the firm are P. Cahill, president; F. H. Bearer, vice president; and Jos. B. Keenan, secretary.

GERMANIA LIFE INS. CO.

A great institution that has been productive of much good is the Germania Life Ins. Co. of N. Y., with local offices in the Mills building, established here in 1860. After establishing agencies and doing a successful business throughout the United States, it opened a branch office in Berlin in 1868, and has since gained a strong foothold throughout Europe. It was the first American Life Insurance Company to establish agencies in Germany, Austria, and Switzerland, and these agencies are in successful operation to-day. It is considered of particular interest to the policy-holders of this company to mention this fact, because of the rigid regulations adopted in these three countries for the protection of the insuring public, and of the characteristic impartiality and efficiency with which such regulations are enforced. The companies are compelled to publish the most detailed accounts showing their standing and yearly transactions. No foreign company failing to comply with the requirements is allowed to remain. Their last statement shows: Assets, \$25,211,910.15, with actual surplus to policy holders of \$2,939,271.30. It is claimed by some companies in their publications that their assets are sufficient to provide for a reserve calculated on the assumption of three per cent as the average rate of interest realized on investments. The assets of the Germania are sufficient to cover such an increased reserve and still leave a surplus of one and a quarter million dollars. Mr. W. A. Jacobs, who represents the company on the Pacific coast, is a native of Michigan, fifty-one years of age, and has been with this company for over seven years. Previous to coming here in 1888 he resided in Chillicothe, Missouri, for twenty years, and represented the fifth senatorial district for eight years, and was a delegate to the convention of 1880, which nominated Jas. A. Garfield, and the convention of 1888 which nominated Benj. Harrison, and was a member on permanent organization that elected M. M. Estee permanent chairman. Mr. F. A. Jacobs, his son and partner, is a native of Missouri, entering the company's employ as agent many years ago.

W. D. McARTHUR.

San Francisco has before her a great commercial future, and already she has eclipsed many of her eastern contemporaries and is unquestionably the permanent metropolis of western America. Occupying a prominent and active place in our field of trade is W. D. McArthur, dealer in dairy produce and packing-house products, at No. 114 California street. Mr. McArthur has long been favorably and prominently identified with this line of trade. He carries on a general brokerage business in dairy produce, provisions, butter, eggs, cheese, etc., and is considered an authority on these goods. A large export trade to eastern and foreign points is also carried on, and in season, cheese, eggs, and butter, imported in carload lots, the former for Jno. S. Martin, of New York, for whom he is exclusive representative at this point. Mr. McArthur has, by enterprise, commercial equity and superior business ability, built up, from a modest and unpretentious beginning, a great and thriving commercial undertaking, which, under his able direction, is daily assuming greater proportions. Mr. McArthur is also agent for the Centennial Mill Co., merchant millers, of Spokane and Seattle, one of the largest mills on the Pacific coast, with a heavy export flour trade. Mr. McArthur was born in Wisconsin, in 1866. Shortly after attaining his majority he came to this "Land of Sunshine." He is a member of the Merchants' Club, as well as other commercial organizations and clubs, and is interested in athletics and field sports.

BEN. J. SCHMIDT & CO.

Among those great firms whose vast trade and time-tested stability have made our city famous and added greatly to her civic credit, is Benj. J. Schmidt & Co., importers and commission merchants, at 125-127 Sansome street. The house established here in 1880, and has steadily grown in the favor of the trade until it now commands a trade which covers all of western America, and maintains a branch house in New York in order to secure the latest and best goods which European and Eastern markets offer. Its city establishment is unusually large and complete, occupying the above building,



where is carried a large assortment of ladies' and gentlemen's fine imported underclothing, silks, muslins, dress goods and fabrics. A large force of clerks and accountants are busily employed in filling orders, which are gathered by four traveling men, who tour, in their several peregrinations, every portion of the West and gain new favor and patronage at every turn. In the nineteen years of its active operation the firm has exercised a policy of uniform equity, liberality and honest representations toward its customers, and has become very popular wherever its operations have extended. At its head stands a man whose consummate sagacity and business foresight, as well as sterling integrity, enterprise and public spirit, has secured him wide renown and general esteem in our public and private life. We refer to Mr. Benj. J. Schmidt, now the sole proprietor. He is a native of New York and came here at an early age, achieving prominence from the beginning of his business career by those qualities of concentrated efforts which have marked the lines of all great statesmen, generals, scientists, philosophers, and the "successful man" everywhere.

BLAKE, MOFFITT & TOWNE.

This great concern was established in 1860 by Messrs. Blake and Moffitt, and for forty years occupied the location at 40 Sacramento street. In 1898 they moved to larger quarters at 55-57-59-61 First street. The trade of this concern, which is exclusively of a wholesale character, covers the entire Pacific coast and the Hawaiian Islands. The house has branches at Los Angeles, Cal., and Portland, Ore. It deals entirely in paper, cardboard, etc., and supplies the paper to most of the newspapers issued on the Coast. Six years before the establishment of this firm, in 1854, Blake and Moffitt started the press business, and printed all the first copies of the leading newspapers of the city—the "Examiner," "Call," etc. James Moffitt was born in New York, is seventy-one years old, and came to California in 1849. J. W. Towne was born in New Hampshire, is sixty-seven years old, and came to this state in 1853. He now resides permanently in New York.

HULSE, BRADFORD & CO.

In this review we wish to make mention of the firm of Hulse, Bradford & Co., established fourteen years ago by the present firm. They occupy a commodious five-story building at 760 Mission street, and employ twenty-five men and five traveling salesmen. They also have a branch at 212-214 West Sixth street, in Los Angeles, which is equally as large. The trade covers the entire Coast, British Columbia, Utah, Nevada, Arizona and New Mexico. The goods handled are carpets, upholstery goods, and bedding supplies, and they manufacture window shades and pillows. The members of the firm are D. A. Hulse and Wallace Bradford.

BROWN BROS. & CO.

One of the leading houses in this line is that of Brown Bros. & Co., proprietors of the Oregon City Woolen Mills, whose offices, stock-rooms, and manufactory are located at 121-123 Sansone street, occupying an entire five-story building and requiring the services of forty employees. This house was established in 1867 by Louis & Morris and B. Scheideman, but has been conducted by the present firm since 1893. Its trade covers the entire country west of the Rocky mountains, and extends to Hawaii and the Philippine Islands. The house are wholesale manufacturers of fine clothing for man, boy or child, and they also make men's furnishing goods—overshirts, underwear, etc. They are the sole makers of the celebrated "Oregon City Cassimere Clothing." The woolen mills of this house is located at Oregon City, Oregon, is five stories high, and cover an area seventy-five by one hundred feet, being one of the largest woolen mills in the United States. Mr. Ralph Brown is a native of New York, forty-five years of age, and looks after the firm's interests there. Mr. A. Brown was also born in New York, is forty-three years old, has spent thirty-five years of that time in this city, and is a well-known Odd-Fellow. Mr. B. Scheideman, like so many of our valuable, useful, and successful citizens, was born in Germany, sixty-two years ago. He has spent thirty-two years in San Francisco, and stands high in the Masonic fraternity. This house has always

been distinguished for its broad and liberal policy and its honorable and equitable business methods and principles, and its great success is by no means a source of wonder or astonishment, inasmuch as these qualities are predestined to win in a majority of cases.

C. A. MALM & CO.

San Francisco is fast becoming one of the most important manufacturing centers of the United States, and yet we have only made a beginning in this direction compared to what we are destined to accomplish long before the new century shall have passed its first quarter. We have the resources for production, material and fuel are conveniently at hand, capital in sufficiency, and, best of all, we have the bold, sagacious and enterprising men to combine all these elements and compel them to yield up wealth and prosperity. Conspicuous among those who are already maintaining great industrial works here, we may mention C. A. Malm & Co. This house was established in 1863 by Edw. Galpe & Co., but since 1895 has been conducted by the present firm. The offices and salesrooms occupy the lower floor and basement of the four-story brick structure at 220 222 Bush street. The factory is located in the three-story frame building on Seventeenth street, near Folsom, and requires the services of forty-five employees. The trade of this firm, which is of an exclusively wholesale character, covers the entire Pacific coast, and extends to Mexico, Central and South America, and Hawaii. It manufactures and deals in trunks, traveling bags, and valises, and its output is well known for their excellence and reliability. Mr. Malm is a native of Sweden, and came to America in 1861 and California in 1867. He is fifty-nine years old, and is a director in the Mutual Building and Loan Association and the American-Italian Bank.

PORTLAND CRACKER CO.

A pleasing feature of the city of San Francisco is the recognized fact that not only do our home merchants and manufacturers flourish far beyond the average, but there has scarcely, if ever, been established at this point

a branch house of any reputable and well-ordered concern from other sections, but met with prompt and pronounced success. This is due to two facts, the first being the superior advantages here afforded, and the other, which is highly creditable to our community, being that our people are utterly devoid of anything which savors of narrowness or provincialism, and they extend a most cordial welcome to all persons or firms who come in among us for the purpose of adding to our commercial strength and to aid in expanding and building up our commerce. One of the greatest and most famous of these is the Portland Cracker Company, of Portland, Ore., whose branch office was established here about two years ago and is under the management of Mr. R. C. Fell. The offices and salesrooms occupy the lower floors of 406 Front street, and the trade covers all California and extends to Hawaii and other Pacific ports. It manufactures fancy biscuits, crackers, ship bread, etc., and its immense factory is located in Portland, Ore., being furnished with the very latest and most improved machinery and employing a small army of men. This concern also has a branch in Los Angeles, Cal. The members of the company are H. Wittenberg, president and general manager; Jas. L. Wickersham, secretary.

HOTEL WESTMINSTER.

Among our leading family hotels is the Westminister. The hotel is elegantly appointed throughout and contains sixty large, sunny rooms, fitted with every late convenience, such as grate fires, gas, electric bells, hot and cold water, etc. At the back of the house, which is one hundred by two hundred and fifty feet in ground plan, is a fine terrace garden and conservatory, where its guests may lounge amidst shade trees and flowers, and experience all the delights and comforts of a summer resort, with the conveniences of metropolitan life. Mrs. Laing has had fourteen years' experience in serving the public in this capacity, and makes a very excellent hostess. She is a lady of rare business attainments and mental graces, and fully merits the high esteem of her patrons and friends. The Hotel Westminister is situated at 614 Sutter St.

TECHAU TAVERN.

No class of people in our city have shown a greater amount of generous and public-spirited enterprise and civic pride than our restaurant keepers, to whose vigorous and liberal support of all legitimate and worthy public movements we owe much of our high position in the commercial world to-day. A recent and valuable addition to the ranks of this progressive class has been the establishment of the Techau Tavern. This magnificent and palatial restaurant and family resort was thrown open to the public on June 5, 1899, and presents the combined features of artistic beauty, convenient appointments, and perfect service. It is the finest resort, barring none, that exists in this city, and is the outcome of exhaustive study and investigation on the part of Mr. Techau, its proprietor. Mr. Techau recently spent some time traveling in Europe. During the trip he visited the most celebrated restaurants of the Continent, and wherever a design struck his fancy, he had it at once copied by a local architect. When he returned to this country he had an immense number of these plans, which were given to Rosseau, the architect, and the result is the strikingly beautiful creation now standing at 109 to 117 Mason street. The building is four stories in height, composed of green brick, ornamented with brown stone trimmings. The lower floor is devoted to the dining-room, oyster bar and grill room, and also, in connection with the second floor, contains sixty private rooms. The third floor is occupied by a private hall, having a seating capacity of eleven hundred, and provided with a stage and all other accessories for the giving of entertainments. The fourth floor contains seven rooms, and is used as the private apartments of the proprietor's family. The dining-room is a creation of artistic beauty. The view is broken by a succession of eight columns, from which spring arches overhead, all being frescoed in brilliant and harmonious colors, the design after the Moorish. This room seats two hundred and fifty people, and music is supplied by the Vandal Orchestra, which occupies a hidden gallery in the rear. On one side of the entrance is located a very hand-

some oyster bar, and on the other the grill. In the cellar a complete ice plant is constructed and large and spacious cold storage rooms. The restaurant requires the services of seventy-five picked and efficient employees. Taken altogether, this establishment is the handsomest ever constructed in this city, and no expense has been spared to provide for the enjoyment, comfort, and convenience of its patrons. Mr. R. J. Techau was born in Denmark, but has resided many years in this city. He is well known to every one, and has a host of friends. Mr. Techau founded the Southern Pacific Oyster House in 1870 in the California Market; the Good Fellows Grotto in the I. O. O. F. Building, at Seventh and Market, in 1885, and the Good Fellow's Grotto at Market street and City Hall avenue, in 1890. He is a man of great business ability, attractive personality, and prominent among those who promote our commercial interests and welfare as a city.

S. & G. GUMP CO.

In every department of trade or manufacture there is always some great leading and representative house, which, standing out strongly against the commercial horizon, constitutes the exemplar, the ne plus ultra, of development in its line for that particular community. Such a house is the S. & G. Gump Co. to San Francisco, in the fine paintings, engravings and fine art line—a house which is the recognized leader in the entire West, and of which this city is justly proud. This concern was established thirty-five years ago by S. and G. Gump and incorporated under a California State charter in March, 1899, with a capital of \$200,000. The offices, sales and storerooms of this company occupy the entire five-story building at 113 Geary street, and require the services of twenty-five employees. The trade of this concern covers the entire Coast, but is principally confined to this city. The company imports and carries one of the most complete stocks of fine oil paintings, etchings, engravings, art novelties, crockery, and glassware, and manufactures mirrors, picture frames and artistic interior furnishings. Its art gallery, which is one of the finest in the city, is located

on the third floor, and its patrons are among the wealthiest and most exclusive of our citizens. The members of the company are Mr. Solomon Gump, president; Mrs. Fannie Gump (widow of Gustav Gump), vice-president; G. Ruegg, secretary; and Alfred S. Gump, Abraham Gump and William E. Gump. Mr. Solomon Gump, like so many of our most valuable, useful and successful citizens, was born in Germany, is sixty-five years old, and has been a resident of this city for the past thirty-five years. He is a prominent member of the Masonic fraternity. Messrs. Alfred S. Abraham and William E. Gump are all native San Franciscans.

HOTEL GRANADA.

The city of San Francisco is subject to hearty congratulation upon the generally excellent character of its hotels, and one of the finest in the city is the Hotel Granada, situated at 1000 Sutter street. This hotel was built in 1898 by Dr. Rosenstein and opened on September 14 of 1899 by Mrs. J. C. Levy. The building is one of the handsomest in the city, seven stories high, the two lower stories being of brown stone, and the remaining ones of brick, stuccoed in white. A very handsome entrance leads up a flight of steps to a large and artistically furnished reception room. This establishment contains one hundred and fifty rooms, all of which are en suite, and are furnished with hot and cold water, electric lights, electric return calls and baths. The bath-rooms especially are considered the handsomest of any in San Francisco, and that verdict has been rendered by every eastern visitor who has dwelt within the portals of this hotel. The house is run on the American plan alone, and both a French and American table is served. In short, the Hotel Granada is an ideal place of rest for the business man, the tourist or the permanent resident. Mrs. J. C. Levy, the proprietress, is of French extraction and is thoroughly familiar with all branches of hotel business, as hundreds of her former patrons can testify. The house is second to none in the city in point of service, and is conducted on the very highest lines.

RUSS HOUSE.

San Francisco has many great public hosteries of which she may feel justly proud, and foremost among these is the palatial and magnificent Russ House, a substantial and elegant three-story brick structure fronting on Montgomery street and extending the entire distance from Bush to Pine streets. Its interior equipment is modern, elegant, and up-to-date in every detail, all of its three hundred rooms being handsomely furnished, with stationary washstands, electric lights, call bells, etc., thirty suites being provided with toilet and bath. Every precaution is taken against fire, and seventy-two attendants, etc., are employed in ministering to the wants of its patrons. The house is conducted on both the European and American plans, a large and elegant dining "salon" being found on the lower floor, whose cuisine and service is thoroughly in keeping with the high order of its general accommodations. Free coaches are run to and from all boats and depots, and the most moderate rates consistent with the quality of service are charged. The house was opened in 1862, and has been under the able management of its present proprietor, Mr. J. S. Young, for seven years. Mr. Young is an experienced hotel man, and has been well known throughout this city and state for over thirty-five years. He was born in Ireland in 1839, and holds membership in the Masons, Odd Fellows, and many other organizations, being an ardent and active supporter of home interests.

SMITH & YOUNG.

One of the leading building supply establishments of San Francisco, in fact, one of the most important concerns of the kind on the Coast is that of Smith & Young. This house was established fifteen years ago and its offices and salesrooms are located on the fourth floor of the brick building at 723 Market street. The trade of this house, which is with builders and contractors and owners, covers the entire Pacific Slope. A branch house is situated at 230 1-2 South Spring street, Los Angeles, Cal. This concern handles a large variety of building materials, including "Ready Rock" asphalt roofing, turned and pressed carved mouldings,

grill and spindle materials, "Pecora" mortar stains, shingle and building stains, building papers, deafening felts, felt saturated with asphalt, elastic roofing cement, asphalt "rock and refined" in barrels and buckets, Morse wall ties for pressed and common brick, terra-galvano architectural moldings, composed of pure copper over a base of special composition, asbestos sheathing paper, casing blocks, carvings, steel ceilings, infusorial earth, steel and wire lath, marble, mineral wool, pressed wood ornaments, paints, and oils, steel and slate roofing, slate, soapstone, tarred felt, turnings, etc. This firm does the largest business in its line in this city. Its goods are used in all the large buildings and is continually engaged in filling large orders for both domestic and export trade. Mr. J. N. Young is a prominent Odd Fellow, past grand auditor of the Masonic fraternity, and past grand master of the A. O. U. W. Mr. S. W. Smith is also high in Masonic circles. Both gentlemen are representatives of the best element among our business men.

THE WM. S. MERRELL CHEMICAL CO.

Among the many lines of business which here flourish is that of manufacturers' agent, and one of the leading ones in that line is E. R. Hudson, the Pacific coast representative of the Wm. S. Merrell Chemical Co. of Cincinnati, Ohio. They are the oldest house in the United States in their special line of business, being established in 1830. This agency was opened in August, 1897, and its offices and sample-rooms occupy the lower floor of the three-story brick building at 45 Stevenson street. The trade covers the entire Pacific coast and requires the services of four traveling salesmen. It handles and deals in pharmaceutical fluids and chemicals of its own manufacture, which have a high reputation as to quality and purity. Mr. E. B. Hudson was born in New York state, has been in the employ of the Wm. S. Merrell Chemical Co. for fifteen years, and took charge of this branch in June, 1898, having been formerly manager of the New York City branch, and the success which the house here represents has achieved on this Coast is greatly due to his energy, industry and perseverance.

LEHMAN & CO.

A well-known institution is that of Edgar Lehman, of New York, importer and exporter of furs and skins, with foreign branches in London and Leipzig, securing the world's finest products in seal, mink, fox, bear, ermine, Astrachan, Broadtails, Persians, Chinchilla and all other valuable furs for garments, rugs, etc. His exhibition of these goods on June 15th at New York headquarters are the universal comment of the trade, especially in the large variety of this year's specialty of the most expensive Russian crow sables and the very best Alaska marten. Mr. Hanson established the local house here in 1898. He occupies elegant sales and sample rooms on the second floor of one of our large business blocks, supplying the retail trade in all points east of the Rocky Mountains, more especially the Pacific coast section, where he is well known and esteemed. Mr. Hanson was born in Scotland and came to New York twelve years ago, associating himself with the New York house, until he came West to represent them here. Offices at No. 112 Kearny Street.

THE RAMONA.

One of the newest, as it is one of the finest, rooming houses is The Ramona, at 130 Ellis street, under the able and efficient management of Mrs. Kate S. Hart. This hotel was opened for guests four years ago, just one year after its erection. It is a large, six-story brick building, containing one hundred and fifty rooms, half of which are arranged in suites of two and three rooms each. All the rooms have hot and cold running water and the plumbing is "open," and of the most approved and modern sanitary style. The rooms have electric lights and bells, with return calls, and the elevator is run by electricity. The house is furnished throughout with quartered oak and curly birch. Every window in the front and rear is provided with a fire-escape, and a careful watchman patrols the house at all hours of the night. The Hotel Ramona is under the exclusive management of Mrs. Kate S. Hart, formerly of the Elmer, 314 Bush, and late of the firm of Hart, Hart & Hart, of Cazadero Hotel and Cottages.

THE LOUVRE.

Among the celebrated institutions that have helped to give this city a metropolitan air is the Louvre, conducted by Mr. Wm. Bogen, and located at the corner of Powell and Eddy streets. This family resort was established fourteen years ago by Julius Gruen, and nine years ago Mr. Bogen succeeded. The Louvre occupies the entire basement, with entrances on both Eddy and Powell streets and occupies fifteen thousand square feet of floor space, with a seating capacity of seven hundred and fifty, and two hundred and fifty tables. The culinary is under the supervision of the best chef, and a feature of importance is the evening concerts every night from 6 to 12 P. M., by the John Marquardt's Orchestra. Mr. Bogen is general agent for the Henry Weinhard Brewing Co. of Portland, Oregon. Mr. Bogen is a native of Germany, fifty-five years old, and is prominent in Masonic circles.

S. R. CHURCH.

When one considers the giant stride that San Francisco has taken during the past fifty years, in both commerce and manufactures, he must needs admit that not only have the city's natural resources been factors in her greatness, but that the indefatigable energy, shrewd foresight and absolute self-confidence of her business men have formed the solid and permanent basis of her steady growth. Among these we would mention the house of S. R. Church. This concern was established five years ago and occupies room 3 at 307 Sansome street. The trade of this house covers the entire Coast, and is agent for T. P. Kelly & Co., foundry facings, English fire brick; Rogers, Brown & Co., for all brands of American pig iron, and deals in French china, white and Belleek ware; also cement and coke. Mr. S. R. Church is a native Californian, forty-one years old, and has been twenty-five years in business in this city. He is progressive and enterprising, thoroughly in touch with the demands of the trade, and stands high in the estimation of his business associates. Mr. H. P. Cottingham, for twenty-five years connected with the Tallant Banking Co., is now associated with Mr. Church in the fire brick, cement and foundry facing department.

THEODOR DIERKS.

There is no business that comes so close to the finer sensibilities than that of the funeral director, and of this class of leaders in the business is Theodor Dierks, at 957 Mission street, established twenty-five years ago, twenty of which he has been in his present location. The offices and parlors occupy the entire three-story building, and embalming is done by modern methods, bodies prepared for shipment, and a large stock of caskets, burial cases, coffins, robes, funeral requisites carried. Mr. Dierks owns three hearses and two funeral vans, and provides carriages. He is a native of Germany and has lived in California for forty years, belonging to the Masons, Odd Fellows, Knights of Honor, A. O. U. W. and many other societies.

G. CUNEO.

Among the many restaurants of which San Francisco can boast, there is one which has stood this crucial test and whose patronage constantly increases as the days go by. We would refer to "The New Popular Resort," of which G. Cuneo is proprietor. This concern was established in 1874 by the present proprietor. It occupies the ground floor of the six-story building at 115-117 Third street, where it has been located one month, and covers an area of three thousand square feet, requiring the services of twenty-five employees. This establishment was formerly situated next door to its present quarters for four years. The Oaks House, under which these dining parlors are situated, has only recently been built, and everything is bright, new and of the latest pattern and design. The diningroom has a seating capacity of one hundred and twenty and there is a separate department for ladies. This concern does all its own baking, and the bread, rolls, pies, etc., are furnished fresh and crisp from the oven. The proprietor prides himself upon the thorough cleanliness of every department of his establishment and the attention and courteous service rendered patrons by his employees. Mr. G. Cuneo is a native of Italy, born in 1847, and has been in California since 1866.

J. H. STEIN & CO.

Especially active has been the trade in feminine apparel, and a leading importer and manufacturer is J. H. Stein & Co., at 716 Market street, established over fifteen years ago. They are extensive importers of ladies' and misses' jackets, capes, wraps, suits, fur capes, waists, and wrappers, also making these goods to order from a handsome and well-assorted stock of materials, which is always carried. The house enjoys an enviable reputation for fair dealing and superior workmanship, which is well deserved, and maintains the highest standard in the quality of its goods. Mr. Stein, the sole proprietor, is a native of Hungary, and has resided in California for the past twenty years. He is a man of experience and business ability and knows the requirements of the trade.

FOLSOM ST. IRON WORKS.

In alluding to the large factories now and for a number of years past in active and successful operation in this city, we pause to direct a few observations to one which is peculiarly representative of San Franciscan enterprise, the Folsom Street Iron Works. This concern was established six years ago, and has been in its present location for the past two years. Its offices and works occupy the entire two-story frame building situated at 2307-2309 Folsom street, covering an area of five thousand square feet, and requiring the services of a small army of employees. The trade of this firm covers the entire Coast, but is principally confined to this city and its immediate vicinity. It manufactures fences, railings, crests, beams, girders, elevator enclosures and cages, ornamental store fittings, and every kind of plain and ornamental iron, steel, copper, and brass work. It makes the manufacture of fire escapes a specialty. Mr. Richard Lutge, the sole proprietor, like so many of our most valuable, useful, and successful citizens, was born in Germany during the year 1866, and has resided in California six years. He is a representative of the best class of our business men, enterprising and progressive, and occupies a high position in the esteem of his business associates.

CHARLES MAYER'S.

One of those establishments which deserve special mention is the oyster saloon and restaurant, of which Charles Mayer is proprietor. This place was established in 1879 at Sixteenth and Mission streets, and has been for the past two years in its present location. The public and private dining-rooms of this establishment occupy the entire two-story frame building situated at 2005 Mission street, and have a seating capacity of sixty. The great pride of the proprietor is the cleanliness of everything connected with his place, the excellence of his cooking, and the courtesy of his employees. Here can be obtained the most toothsome oysters, steaks, and chops, together with the finest and most choice wines, liquors, and cigars. Mr. Charles Mayer, like so many of our most valuable, useful, and successful citizens and business men, was born in Germany, and has been in California thirty-five years. He is a member of the Knights of Pythias, and is very popular with his patrons and business associates.

EAGLE CRACKER AND BISCUIT CO.

This concern was established thirty-one years ago, and has been in its present location for the past twenty-nine years. Its offices and manufactory occupy the entire two-story frame building situated on the southwest corner of Mission and Eleventh streets, covering an area of 6,000 square feet, and requiring the services of thirty employees. The factory is provided with the very latest improved machinery, and the motive power used is steam. The trade of this concern, which is of an exclusively wholesale character, covers the entire Pacific coast, and it manufactures every kind, variety, and description of fancy crackers, biscuits, and ship bread, the reputation of which for delicacy of flavor and pure ingredients are known the Coast over. Mr. G. Muller, the sole proprietor, like so many of our valuable, useful, and successful citizens, was born in Germany during the year 1838, but has been in California forty-one years, and is a prominent member of the A. O. U. W. He is an enterprising, progressive business man, liberal and broad-minded, fully in touch with the demands of the trade.

S. H. COLLINS CO.

Among the prominent jewelers in this city is the S. H. Collins Co., established in 1856 and in 1858 incorporated with \$10,000 capital. The salesrooms occupy the lower floor at No. 227 Kearny street, and the trade, which is one of the oldest and most reliable in the city, covers the entire Coast. It deals in watches, diamonds, and plain and artistic jewelry, making general repairing a specialty. The house also loans money on collateral at a moderate rate of interest, and its private entrance is in the rear on Clara lane. The members of the company are K. Collins, president; H. Carmack, vice-president; H. Stream, treasurer, and Miss Daisy Collins, secretary. K. Collins and Mr. Stream are both natives of England, the former having lived in this city since the '50's, and the latter for the past sixteen years. Mr. Carmack is a native of Germany, and has lived in this city since 1858, and is a prominent Mason. All are enterprising business men of broad public spirit.

JAMES HAGAN.

One of the prominent undertakers of this city is Mr. James Hagan, at 445 Valencia street, near Sixteenth, established twelve years ago. The parlors and offices occupy the entire first floor of the three-story frame building, at 445 Valencia street, and are equipped with every facility for conducting a general undertaking business. Embalming is done by the best and most modern methods, and bodies are prepared for shipment to all parts of the country. Mr. Hagan carries a large line of caskets, burial cases, coffins, and robes, together with all other funeral requisites. He owns a magnificent hearse and dead wagon, and provides the handsomest carriages in the city. Day and night calls are given prompt and immediate attention. Mr. James Hagan is a native of England, fifty-four years old, and has resided in this state thirty-five years. He is past president of the Red Men, belongs to the Odd Fellows, Foresters, Druids, and Sons of St. George. Mrs. Hagan is a graduate of the Dr. Rodger's Embalming School, and takes an active part in the business.

HOME MANUFACTURING CO.

Among the important concerns in this city is the Home Manufacturing Co., whose plant is at 556-558 Brannan street, with Otto Bamann, president, and Charles Stren, secretary and manager. They manufacture bank, store and office fittings, hardwood interiors, and cabinet work of superior quality. Among the large houses fitted up by them were: Hale Bros., City of Paris, Goldberg, Bowen & Co., Lieberbaum & Co., and Mayor Phelan's library. Also Coulter's dry goods store and Montgomery Bros., of Los Angeles. Mr. Bamann is a native of Germany, and has resided here for twenty years. Mr. Stren was born in Illinois, thirty-six years ago, and has been in San Francisco ten years. He is a member of the Sons of Hermann.

I. X. L. TAMALE CO.

One of those concerns to which we wish to refer is the I. X. L. Tamale Co., incorporated four years ago under a California state charter, with a capital of fifteen thousand dollars. Its offices and salesrooms occupy the ground floor and basement of the two-story frame building at 21-23 Tenth street, and its factory is located at 827-837 Stevenson street, and require the services of fifty employees. The trade of this company covers the entire United States and extends to Mexico and Central America, Hawaii, China and Japan. It manufactures and packs the highest grades of Mexican canned delicacies, such as tamales, Chile con carne, frijoles, chicken soup, enchiladas, etc., and received the highest diploma for merits of superiority over all competitors at the Mechanics' and Pure Food Exposition in this city during 1895, 1896 and 1897. This house was granted a United States patent for canned tamales. The members of the company are J. Bunzl, president; G. W. White, vice-president, and J. W. Stern, secretary. Mr. J. Bunzl was born in Austria, is fifty-two years old, and is a member of the Odd Fellows. Mr. G. W. White is a native of Michigan, forty years old. Mr. J. W. Stern was born in Germany in 1853 and has resided in California for twenty years.

STANISLAS STROZYNSKI.

A poet has said, "The crowning glory of a woman is her hair," and truly she has no more precious possession. The care of the hair is, or should be, one of her first considerations, as on this depends much of her beauty, and, that "those who run may read," we wish to refer, in this connection, to our leading ladies' prize hairdresser, Stanislas Strozynski, at 24 Geary street. This gentleman established here in 1872, and has attained much more than local fame for his superior skill and excellent goods. He has connected with his establishment a number of private parlors for restoring grey and bleached hair to its natural color, hair-dressing, shampooing, singeing, trimming, etc., all of which is done by the most modern processes. Twelve skilled assistants are employed, who also go to the residences of patrons, and make a speciality of hair-dressing and veil-adjusting for weddings, balls, receptions, etc. Switches, wigs, toupees, etc., are made to order, a large stock of fine imported human hair of all shades being carried in stock, as well as preparations for the hair and complexion, and Parisian novelties of all kinds. Mr. Strozynski was the recipient of the "Medaille d'Or," at the Paris expositions of 1886 and 1889. He is considered one of the most expert exponents of his profession in the world. Born in France, Stanislas Strozynski came to San Francisco twenty-seven years ago, and his ability at once won him patronage and renown.

THE STEWART.

Adequate accommodation for its residents and visitors is one of the first requisites to a city's advancement and growth, and in this particular San Francisco may well felicitate herself, as her hotels are noted for their number and excellence. One of those popular hosteries, which combines the comforts of home with the conveniences of metropolitan life, is the "Stewart," admirably situated in one of our best residence districts, at Ellis and Leavenworth streets, yet within easy access of all points of interest and but a stone's throw from that great highway of western trade—Market

street. The house, which has been under its present management for the past decade, is a handsome five-story frame building, modern and elegant in every appointment. It contains 110 rooms, each provided with hot and cold water, electric annunciators, etc., the lower floor containing a number of ladies' parlors, drawing and smoking rooms, an office, and a commodious dining salon, seating one hundred and fifty-five persons. The cuisine and service here is in keeping with the high standing maintained in every department, and the building is equipped with elevator service, fire escapes, and every late improvement, over thirty persons being employed to minister to the wants of its patrons. Only the best class of people are admitted, references being required and every effort made to preserve the highest standard in its operation, the management taking a personal interest in the welfare of its guests. The proprietors are Miss M. Stewart and Chas. Stewart, the latter being connected with the house since 1896. Both he and Miss Stewart, who is a lady of rare business ability and mental culture, are natives of Iowa and have resided here for many years.

MISS EMMA RICHARDS.

No part of the ladies' toilet is of more consequence than the hat, and ladies of good taste and experience in selection, when questioned in regard to a "love of a bonnet" or some exquisite Parisian millinery creation, almost invariably mention the name of one of our leading milliners, Miss Emma Richards, importer of fine millinery, at 24 Kearny street. Miss Richards has in her favor a business experience of twenty years, coupled with superior ability and great natural talent and taste. She has a large and exclusive patronage and has made the hats for our best known society ladies regularly for years. Her establishment is handsome and commodious, consisting of a large storeroom and a trimming department in which eight expert milliners are employed, under her special supervision. Miss Richards was born here, and was formerly associated with Mrs. M. Richards, her sister, on Valencia street. She is a lady of ability and fully deserves the high esteem in which she is held.

A. MUHS.

The activity of the jewelry trade in San Francisco of late years has directly affected many other important commercial and industrial lines, among which is the manufacture of jewelers' supplies. In this field we have no more active or popular representative than A. Muhs, who occupies the third floor at 208 Sutter street. Mr. Muhs established his business in 1880, and formerly had quarters directly opposite his present location. He employs twelve skilled assistants and manufactures all descriptions of jewelers' fine boxes and trays for the trade, who for many years have known and substantially appreciated the superiority of his workmanship. Mr. Muhs has had many years of practical and successful experience in his profession and can judge to a nicety the best needs and requirements of his patrons. He is noted for his honor, liberality and enterprise in business life, and his public spirit as a citizen. Mr. Muhs has resided here since early childhood. He is a prominent member of the Order of Red Men, and is highly esteemed by the general public.

D. S. JACOBS.

One line of business which is very successful in this city is that of manufacturers' agent, and a prominent representative of this line is D. S. Jacobs, who has been established here for the past twelve years. The office and showrooms are located at 220 Sutter street and are the finest showrooms on the Pacific coast, and the display of his samples are a grand sight, which must be seen to be appreciated. Mr. Jacobs, who spends nearly six months of every year traveling on the road, represents Stein, Heinemann & Co., New York, infants' and childrens' cloaks and jackets; Bert L. Young, New York, silk petticoats; M. Cooper, New York, ladies' wrappers; I. Lazarus, New York, infants' and childrens' headwear; and Messner, Schwab & Frankenhau, New York, ladies' silk waists. Mr. Jacobs is a leader in ladies' and childrens' wear and his houses are considered the leading manufacturers in New York.

VALENTE, MARINI & CO.

This city has many funeral directors who enjoy the highest standing, and among these is the firm of Valente, Marini & Co., at 1524 Stockton street, that has been in active operation for ten years. They occupy a two-story building especially fitted for their requirements, which contains reception rooms, offices, funeral parlors, a morgue, and stockrooms. They carry every requisite for burial work, and take entire charge of ceremonies. Prompt attention is given to calls, either day or night, high-grade embalming done, and bodies prepared for shipment. Messrs. J. L. Valente and F. Marini are practical undertakers. Mr. Valente was born in Italy, but has resided here since an early date and belongs to the prominent Italian and fraternal orders of San Francisco. Mr. Marini is a native of this city, is a member of the S. F. Parlor N. S. G. W., and also all prominent Italian societies and fraternal organizations.

M. SEILER & CO.

One of those representative houses which have done much to advance the commercial prosperity of the city is that of M. Seiler & Co. This house was established sixteen years ago by Max Seiler, the partner, Gus Elkus being admitted to the firm in 1897. The office and sales-rooms occupy the first floor and basement at 8 Stockton street, and the trade, which is both of a wholesale and retail character, covers the entire Coast, the retailing being principally confined to this city. The house are importers of fine tailors' and dressmakers' trimmings, Italian cloths, Silicias, canvas, and fine silk serges, buttons, etc. Both Messrs. Max Seiler and Gus Elkus were born in Germany, but have been many years in California.

COSMOPOLITAN HOTEL.

Among our fellow-townsmen none have done more to develop hotel management to its "me plus ultra" than William Fahey, proprietor of the Cosmopolitan Hotel, at Fifth and Mission streets, opposite the United States mint. This is one of the largest and best popular-priced institutions in the city, and furnishes a very superior class of accommodation. The "Cosmopolitan" was established in 1884, and came into

its present hands five years ago. It is a four-story building and contains one hundred and five excellent rooms, well furnished, heated, lighted, ventilated, and equipped with every metropolitan convenience. Wide halls and staircases, passenger elevators, ample fire escapes, baths, etc., are provided, as well as commodious lounging, smoking and reading rooms, barber shop and cafe, the latter of a high order and extensively patronized by the guests. Mr. William Fahey, the proprietor, was formerly proprietor of the Fahey House, at Fresno, Cal., and is also the proprietor of the Tuolumne Hotel, at Merced, which he has owned since 1873. Mr. Fahey has lived in California since 1865, and was Alderman of Fresno for four years. He is a member of the Democratic, Central and Iroquois Clubs.

SPRECKELS' MARKET CAFE AND GRILL ROOM.

A feature of San Francisco's business life which has contributed much toward its rapid growth is the completeness and general excellence of its facilities for the accommodation of its visiting and resident public. In this field the restaurant plays a foremost part, and a very popular establishment to which we wish to call attention is Spreckels' Market Cafe and Grill Room. This place was opened in 1896 by H. R. Crane, a well-known "restaurantier" of long experience, and under his able direction has gained a large patronage among our best people. The public dining "salon" is located in the rear of the Spreckels' Market, at 727-729 Market street, while overhead are a number of elegant private apartments for ladies. The whole establishment is fitted up in the most modern style and manned by a large force of waiters, cooks, and attendants. A special feature is made of the popular "merchants' lunch" from 11 to 2 o'clock, and all kinds of shell fish, wines, and delicacies are served, their preparation being in the hands of a capable "chef," whose culinary skill is apparent in its unsurpassed cuisine. Mr. H. R. Crane, the proprietor, is a native of Connecticut, and has resided in California since 1883, and has been identified with the restaurant business many years and is master of his craft.

THE PENDELETON.

San Francisco is widely noted for the excellence and number of its hotels, especially those popular institutions known as family hotels, which combine all the privacy of home with the metropolitan advantage of city life. Such a one is the Pendleton, a magnificent four-story brick structure, at 900 Sutter street, which was established two years ago by its present proprietress, Mrs. M. E. Pendleton, a lady whose twenty years' successful experience in this line has enabled her to make it one of the finest and best of its kind and to fill it at all seasons with the best class of our traveling and resident public. The house is up to date and elegant in every detail of appointment and equipment; it has forty-five large rooms, provided with call bells, hot and cold water, and ventilated and lighted in a superior manner. The building is provided with elevator service, fire escapes, speaking tubes, etc., and contains numerous ladies' parlors, reading rooms, smoking rooms, etc., the whole being manned by a force of capable attendants, who anticipate every wish of patrons. Mrs. Pendleton is an ideal hostess and takes the most personal interest in the welfare of her guests, is of English birth, but has been in this country for many years and is prominent in our best social circles. She was formerly with the Pleasanton Hotel.

J. C. O'CONNOR & CO.

There is no profession or business calling that comes so close to the finer sensibilities than that of funeral director, and in this connection we refer to the firm of J. C. O'Connor & Co., No. 767 Mission street, opposite St. Patrick's Church, established in 1877. A general undertaking business is conducted, embalming is done by the most modern methods, and bodies are prepared for shipment. A large stock of caskets, burial cases, coffins, robes and all other funeral requisites are carried, a hearse and dead wagon are owned by the firm, carriages being supplied, and both day and night calls receive immediate attention. Mr. O'Connor was born in Ireland, but has lived in this city since 1876.



STUDEBAKER BROS. MANUFACTURING CO'S WAREHOUSE AND STORE
MARKET AND TENTH STREETS, SAN FRANCISCO, CAL.

Works, South Bend, Ind., Produce Annually 75,000 Vehicles, and Employ 2100 Men. Over half the Foreign and Export Vehicle Business of the entire Pacific Coast is done from this store.



HALLWOOD CASH REGISTER.

One of the greatest and most famous outside concerns doing business in and from San Francisco, is the Hallwood Cash Register Company of Columbus, Ohio. This branch was established January 15, 1899, and is under the capable and efficient management of I. Freeman. Its office and salesroom are at 1329 Market street. The trade of this branch covers the entire coast and the cash registers it handles are the acme of mechanical skill and are made as scientifically as a watch. These registers are provided with a system which will show at the end of each day how much you have sold for cash; how much you have sold on credit; how much and for what you have paid out money; how much money you have received on account and from whom; how much you have sold in each particular department of your business; and how much money you have owing you. They provide an absolute system for handling your cash, and are the finest, most complete, and accurate registers that have ever been placed on the market. Mr. I. Freeman, the Pacific Coast agent, is

thirty-eight years old, was born in New York city, and has been in this city since January 15, 1899. Just previous to arrival here he was mustered out of the United States service, having served as major in command of a battalion of the 8th U. S. V..

TIVOLI CAFE.

Among the scores of excellent hosteleries for which San Francisco is noted, none are more deservedly popular than the Tivoli Cafe, at 16-18 Eddy street, which for twenty years has been the favored resort of theatre-goers, pleasure-seekers, and all who appreciate an unsurpassed service and cuisine. The Tivoli occupies all of a handsome frame building, and is the largest and most popular lunch house in the city, containing a commodious and elegant public salon seating over two hundred and fifty persons, as well as a number of beautifully furnished banquet and lodge rooms. The kitchen is equipped with every modern facility and is scrupulously neat and clean, while its well-stocked larders are stored with every dainty the market affords. Thirty waiters, attendants, and cooks are employed, the latter being under a chef of wide renown. Mr. C. G. Larsen, the proprietor, is an experienced "restaurateur" and a gentleman of high standing and ability. He is a native of Denmark, aged forty, and has resided here since boyhood. Mr. Larsen holds prominent membership in the I. O. O. F., Mechanics' Institute, Manufacturers and Producers Association, and is connected with many other public spirited undertakings.

O. KAI & CO.

The most prominent of our foreign merchants is O. Kai & Co., at 316 Kearny street, importers of Japanese goods and teas, with main office at Tokio, Japan. The house here was founded in 1885, and they carry a choice line of the finest products of the Orient—beautiful cloisonne vases, fine Satsuma ware and the best products of Tokio's and Yokohama's looms and factories. A specialty is made of fine teas, which are in great demand here, as well as native woven silk goods and fabrics. Mr. O. Kai is a native of Japan and makes trips here frequently. His resident manager, F. Kanow, is a native of Tokio and speaks English fluently.



THE OAKS.

The Oaks, at 119 Third street, was opened May 9, 1899, and is a handsome and ornate fawn-colored brick structure, six stories in height. Its furniture is new from top to bottom, new carpets, new curtains, and new bedding—everything is spick and span. Each room is supplied with hot and cold running water, electric light and gas, electric call and return bell, and steam heaters. Convenient toilets and bath-rooms are located on each floor, while at the end of each hall is located a fire escape, and an electric elevator runs all night through. Everything that could have been thought of for the convenience and comfort of guests has been supplied in this establishment. On the ground floor is situated a restaurant and reading room, while a handsomely furnished ladies' parlor is located on the second floor. Mr. Rienzl Hughes is a native of New York, has been in California many years and has been engaged in the hotel business since 1876. Mr. W. S. Hughes, his son, is a native Californian and was formerly proprietor of the Hughes House in this city.

* * * FRIENDS AND PATRONS * * *

AMES, WORTHINGTON, Member Stock & Bond Exchange, 138 Montgy. St.	DONOHUE-KELLY BANKING Co., - - - - - Montgomery and Sutter Sts.
AUGERS, MME., Savoy, Finest Imported Millinery, - - - 143 Post St.	EDWARDS & Co., Stockbrokers, - - - - - 304 Montgomery St.
BAENTELE, P., Watchcase Maker and Repairer, Room 38, Thurlow Block, 126 Kearny St.	EGGERS, JOHN C., Fruits, Vegetables and General Produce, 309 and 311 Drumm St.
BELCHER'S SILVER MINING Co., - - - - - Mills Building.	ERB, MORRIS, Merchant Tailor, - - - - - 428 Montgomery St.
BETTMAN Co., M., Soapmakers' and Laundry Supplies - 121 California St.	FIREMAN'S FUND INSURANCE Co., - - - - - 401 and 405 California St.
BLOOM & SONS, SAM'L, Tanners and Exclusive Manufacturers of Razor Strops on the Pacific Coast, - - - - - 106 Clay St.	FIRST NATIONAL BANK, - - - - - Bush and Sansome Sts.
BODEN, JOHN H., Customs and Internal Revenue Brokers, For- warding Merchants, - - - - - 504 Battery St.	FLEISHER, W., Wholesale Dealer in Hats and Caps, - 22 to 28 Battery St.
BOWEN & SON, J. L., Plumbers and Gas Fitters, - 533 Mission St.	FRITZ, MISS C. H., Millinery Parlors, - 47 Thurlow Block, 126 Kearny St.
CALIFORNIA BELLOWS MANUFACTURING Co., Manufacturers of all styles of Bellows, 77 and 79 Federal St., Off Second, bet. Bryant and Brannan Sts.	FULTON & Co., JOHN R., Ship and Custom House Broker and For- warding Agents, - - - - - 420 Battery St.
CALIFORNIA FRUIT EVAPORATING Co., Henry Cahen, Prop., 313 and 315 Davis St.	GHIRARDELLI Co., D., Chocolate, Coffee & Spices - 617-619 Sansome St.
CALIFORNIA GLUE WORKS, Martin Holje Proprietor, Office, 106 Pine St.	GOLDEN GATE CLOAK AND SUIT HOUSE, Incorporated, 1230, 1232 and 1234 Market St.
CALIFORNIA HAT COMPANY, - - - - - 597 Mission St.	GRACE & Co., W. R., Shipping Commission, Cor. California and Battery Sts.
CALIFORNIA JEWELRY Co., - - - - - 134 Sutter St.	HASKELL, C. L., Wholesale and Retail Dealer in Leather Goods, Harness, and Saddlery, - - - - - 511 Market St.
CALIFORNIA TANNING EXTRACT Co., H. A. Merriam, Pres., 218 California St.	HENDRY'S SON & Co., CHAS. S. Ship Chandlery and Naval Stores, - - - - - 8 California St.
CALLEY, R. B., Agent for Whittall, Tatum & Co., - 45 Stevenson St.	HIBERNIA SAVINGS AND LOAN SOCIETY, Market, McAllister & Jones Sts.
CASHEL, K., Fashionable Dressmaker, Rooms 46 and 47, Thurlow Block, 126 Kearny St.	INGOLD, F., Representing the Franklin Baker Co., Philadelphia; Ossan- Baines Co., Baltimore; Plymouth Roller Mill Co., Le Mars, Iowa; T. H. Maloy & Co., Port Huron, Mich.; Viles & Robbins, Chicago; Paddock Cork Co., Brooklyn - 109 California St.
CHEVALIER & Co., F., Whiskey Merchants, - 9, 11, 13 and 15 Beale St.	JACKSON & Co., T. W., Manufacturers' Agent, - - - 226 Market St.
COFFIN, ALONZO, Pattern and Model Maker, - 133 and 135 Beale St.	JONES, MARTIN, Mining, - - - - - 405 Montgomery St.
COYNE, JOHN, Plumber, Steam and Gas Fitter, - - - 52 Clay St.	JOOST, HERMANN, Commission Merchant, - - - 319 and 321 Front St.
CROCKER-WOOLWORTH NATIONAL BANK, - Post and Market Sts.	KAHN, EMILE E., Grain and Dried Fruits, - - - 218 California St.
DELLEPIANE & Co., P. Alferitz, I. Dellepiane, Wool Dealers, 425 and 427 Battery St.	KEWNIG, JOHN, Wood and Ivory Turner, - - - - - 10 Stevenson St.
DIECKMANN & Co., Dealer in Hardwood Cargoes, - Rm. 29, 421 Market St.	KEYSER PAUL, Seeds, Grain, Produce, Etc., - - - 204 and 206 Clay St.
DIXON, BORGESEN & Co., Manufacturers of Show Cases and Store Fixtures - - - - - 37 Market St.	KLUMPF, OTTO, Manufacturing Jeweler & Diamond Setter, 230 Kearny St.
DOBLE Co., ABNER, Mining Machinery, - - - 200 to 210 Fremont St.	KOCOUR, AD., The Furrier, - - - - - 121 Post St.

FRIENDS AND PATRONS

LAUMEISTER FLOUR MILLS, - - - - -	203 Mission St.	PHOENIX INSURANCE CO. OF HARTFORD, PACIFIC DEPARTMENT	
LEAVITT, W. C., General Agent for California Union Mutual Life Ins. Co., -	419 California St.	Herbert Folger, Manager, Dixwell Hewitt, Assistant Manager, - -	325 California St.
LEIST & Co., CHAS. J., Commission Merchants, 201 and 203 Davis St., cor. Sacramento.		PIKE & Co., B. D., Importers and Wholesale Dealers, Wines and Liquors, - - - - -	213 and 215 Battery St.
LIPPMAN, J., Practical Watchmaker, Watches, Clocks, Jewelry, etc. - - - - -	333 Kearny St.	RAPP & SON, JOHN, Bottlers and Wholesale Dealers,	Sixth and King Sts.
LONDON AND LANCASHIRE FIRE INSURANCE CO. OF LIVERPOOL, 315 Montgomery St.		REPUBLICAN HOUSE - - - - -	Milwaukee, Wisconsin. When in Milwaukee, stop at this old reliable house.
MACCAGNO & Co., Jos, Proprietors Lombard Restaurant, -	423 Pine St.	ROSENBERG BROS. & Co., - - - - -	213 and 215 California St.
MAIWALD, G., Band Instrument Maker, -	Room 8, 3 Hardie Place.	ROYAL EXCHANGE ASSURANCE, London, - - -	501 Montgomery St.
MARTENS & Co., F., Commission Merchants, 324-326 Battery, S. E. Cor. Clay		SAN FRANCISCO BREWERIES, Limited, - - - - -	240 Second St.
MARTIN, FEUSIER & Co., Wholesale Commission Merchants, 309, 311 and 313 Clay St.		SAN FRANCISCO WIRE AND IRON WORKS Co., Manufacturers of Wire and Iron Fencing and Railings, etc., -	669 Mission St.
MERTEN & Co., Flavoring Extracts and Baking Powder, -	13-15 Front St.	SANTA CLARA VALLEY PAPER Co., Successors to S. P. Taylor's Sons, D. O'Connell, Manager, - - - - -	400 Sansome St.
MONTAGUE & Co., W. W., Hardware, - - - - -	309 and 317 Market St.	SCHILLING & Co., C., California Wines and Brandies, -	230-240 Bradnan St.
MOORE & Co.; L. P., Teas, Coffees and Mattings, -	215 Battery St.	SIMAS & Co., M. S., General Commission Merchants, -	427 Davis St.
MORRIS CO., H. D., Dealers in Machinery and Supplies, -	143 First St.	SMITH & Co., O. B., Commission Merchants, -	301 and 303 Front St.
MURPHY, GRANT & Co., Dry Goods, - - - - -	Bush and Sansome Sts.	SOMERS & Co., Dealers in Hay, Grain & Mill Feeds -	564-566 Sixth St.
MUTUAL SAVINGS BANK - - - - -	33 Post St.	ST. GERMAIN BILLIARD CO., E. M. Richardson, Manager,	409 Market St.
NEWLANDS, JAS., Mining, - - - - -	Mills Building.	STANDARD OPTICAL CO., - - - - -	217 Kearny St.
NEW YORK CLOAK AND SUIT CO., Incorporated, 1216 and 1218 Market St.		STEUART STREET WAREHOUSE, O. N. Ramsey, Mgr. -	42-44 Steuart St.
NUTTALL, J. R. K., Stockbroker, - - - - -	308 Montgomery St.	STRAUSS & Co., LEVI, Dry Goods & Furnishing Goods, 10 to 16 Battery St.	
O'CONNOR, MOFFATT Co., Wholesale Dry Goods, -	111 and 121 Post St.	TANNHAUSER & Co., Commission Merchants, - - -	311 California St.
OLIVER CHILLED PLOW WORKS, E. K. Lindsey, Mngr. -	13-15 Main St.	TIETJEN, B. H., Agent for Tug "Ida W.," - - - - -	44 East St.
OTIS, McALLISTER & Co., Commission Merchants, Coffee Importers, Agents The Portland Flouring Mills Co., -	109 California St.	UMBSEN & Co., G. H., Real Estate Agents and General Auctioneers, 14 Montgomery St.	
OTTO'S CIGAR BOX CO., A. F., Office, - - - - -	405 Front St.	UNION MARINE INSURANCE CO., THE, Limited, Edward L. Woods, Manager, - - - - -	222 Sansome St.
PACIFIC BUTCHERS' SUPPLY CO., - - - - -	770 Mission St.	WAIZMAN, M., Manufacturer of all kinds of Paper Boxes, -	539 Market St.
PACIFIC STEAM WHALING Co., Chas. Goodall, President, Byron Gilman, Vice-President, Edwin L. Griffith, Manager, H. J. Knowles, Secretary, Edwin Goodall, G. C. Perkins, Chas. L. Griffith, } Directors.	- - - - - 30 California St.	WIELAND BROS., Importers & Commission Merchants, 210-212 Davis St.	
		WILLIAMS, DIMOND & Co., Shipping & Commission Mchts., 202 Market St.	
		WILSON & Co., J. C., Importers and Dealers in Coal, Coke and Pig Iron, Yards; S. W. Cor. Front and Green and N. E. Cor. Vallejo and Battery Sts., Principal Office 900 Battery St.	
		WINCHESTER REPEATING ARMS Co., Adolphe Muller, Agent, 418 and 420 Market St.	



BANK OF CALIFORNIA.

This concern has for thirty years sustained much the same relation to the business prosperity of San Francisco that the spinal column sustains to the human frame, and there has scarcely been an important step in the progress and advancement of San Francisco in that long-extended period which has not been fostered, aided, and accelerated in whole or in part, directly or indirectly, by this house and the distinguished gentlemen under whose direction it has been. The business was originally founded in 1864, and the thirty-five years of its existence have been years of unvarying success and prosperity. The statement of the condition of the bank January 1, 1899, is as follows:

Assets:	
Bank Premises	\$ 250,000.00
Other Real Estate	337,053.54
Loans and Discounts	8,613,348.63
Misc. Letter of Credit Account...	256,665.92
Other Assets	60,136.59
Due from Banks and Bankers....	2,388,652.51
Sundry Bonds and Stocks.....	1,362,017.78
United States Bonds	1,983,261.58
Money on hand.....	3,979,126.89
	<hr/>
	\$19,230,263.44

Liabilities:	
Capital Paid in Gold Coin.....	\$ 3,000,000.00
Reserve Fund	1,000,000.00
Profit and Loss	2,159,928.05
Due Depositors	10,540,817.58
Due Banks and Bankers	2,133,708.93

Dividends unpaid	1,980.00
Acceptances under Letters of Credit	261,828.58
Other Liabilities	132,000.00
	<hr/>
	\$19,230,263.44

The officers of this bank are William Alvord, president; Chas. R. Bishop, vice-president; Thomas Brown, cashier; S. Prentiss Smith, assistant cashier, Irving F. Multon, second assistant cashier; Allen M. Clay, secretary, and James M. Allen, William Babcock, Antoine Borel, H. H. Hewlett, Meyer Lewis, William Alvord, Chas. R. Bishop, Adam Grant, Edw. W. Hopkins, Jacob Stern, and George Whittell, directors, gentlemen whose names are synonymous with integrity, and whose interests are allied with the growth and prosperity of the city. Mr. William Alvord was born in Albany, New York, and since 1854 has been a valued citizen of San Francisco. Mr. Bishop is a native of New York, and went to Honolulu thirty-five years ago and was head of the firm of Bishop & Co. until three years ago, when he came to this city and has since been with this bank. Mr. Brown, the cashier, has been connected with the bank since 1867. He is a native of Washington, Pa., and a financier of large experience, and is exceptionally broad, liberal and progressive in his business views, public spirited and philanthropic in his relations to the community, and ever ready and prompt to aid in carrying forward that development and progress in the growth and expansion of San Francisco with which his name has been so long so conspicuously and so honorably identified throughout thirty-five years of our municipal history. Mr. Smith is a native of Missouri, and has been connected with this bank for six years, and Mr. Clay was born in New York and has lived here many years.

ANGLO-CALIFORNIAN BANK, Ltd.

Among financial institutions there is no prouder monument to financial genius, broad sagacity, commanding ability and profound business genius than the Anglo-Californian Bank, Limited. The head office of this corporation is located at 18 Austin Friars, London, E. C., and their San Francisco branch at the

corner of Pine and Sansome streets. A general banking business is transacted, including deposit accounts, granting letters of credit, collections upon all points, and also sells drafts on California, Oregon, Nevada, Washington, etc., also on the Hawaiian Islands. The last statement of the bank is as follows:

Capital stock subscribed, £1,200,000.
Amount subscribed, £600,000.
Amount paid in coin, £300,300.

Total number of shares of stock issued, twenty-nine thousand nine hundred and seventy; £10 ordinary, six hundred; £7 deferred shares. Amount paid on each share of stock, £10 for ordinary, £1 for deferred. The correspondents of the Anglo-Californian Bank include J. & W. Seligman & Co., New York; Massachusetts National Bank, Boston; Central National Bank, Philadelphia; Merchants' Loan & Trust Company, Chicago; National Bank of Commerce, St. Louis; Ohio Valley National Bank, Cincinnati; Whitney National Bank, New Orleans; National Bank of Commerce, Kansas city; Bank of Montreal, Canada; Seligman, Freres & Co., Paris; Seligman & Stettinheimer, Frankfurt; Gebruder Meyer, Berlin; M. M. Warburg & Co., Hamburg; D. B. Adler & Co., Copenhagen; Oesterreichische Credit Anstalt, Vienna; Baugne de la Suisse Italienne, Lorcarno; Medersachsische Bank, Bremen; Banco Nacional de Mexico Branches, Mexico; Claus Spreckels & Co., Honolulu, H. I., China, Japan, and East Indies; Charteres Bank of India, Australia and China, Australia and New Zealand; Bank of Australia, and branches, and Union Bank of Australia. The bank holds membership in the American Banking Association. The San Francisco managers are Messrs. Ignatz Steinhart and P. N. Lilienthal. Mr. Steinhart, like many of our most valuable citizens, was born in Germany, and for thirty-five years has resided in San Francisco. He is one of our most prominent citizens, a director of the German Savings and Loan Association, and in many ways identified with the business life of this city. Mr. Lilienthal is a native of Ohio, and for the past thirty years has been a resident of this city. He is a director of the California Title Insurance and Trust Company, and was a member of the Executive Committee of the Midwinter Fair,

THE NEVADA NATIONAL BANK OF SAN FRANCISCO.

The Nevada National Bank of San Francisco is located at the corner of Pine and Montgomery streets, in the Nevada block. A general banking business is transacted, comprising deposit accounts, collections upon all points, the handling of foreign exchange, issuance of letters of credit and all other functions of banking performed. The correspondents are, American Exchange National Bank and Importers' and Traders' National Bank of New York, Union Bank of London, Limited, and Credit Lyonnais, Paris. The last official statement, issued January 4, 1899, is as follows:

ASSETS.

Loans and Discounts.....	\$4,794,196.68
Overdrafts Secured	10,071.45
United States Bonds.....	1,421,647.80
Miscellaneous Bonds.....	728,378.55
Customers' Liability on Letters of Credit, etc.	\$03,256.47
Furniture and Fixtures.....	4,000.00
Money on Hand ...	\$4,671,529.44
Exchanges of Clearing House	387,021.79
Due from Banks.....	2,239,837.72
	7,298,388.95
Redemption Fund with United States Treasurer	22,495.00
	\$15,082,434.90

LIABILITIES.

Capital	\$3,000,000.00
Surplus	600,000.00
Undivided Profits	276,386.92
Sterling Credits, etc.	815,293.26
National Bank Notes.....	449,900.00
Deposits—Banks ...	\$2,069,543.44
" Individuals..	7,871,311.28
	9,940,854.72
	\$15,082,434.90

The officers and directors are: Isaias W. Hellman, president; John F. Bigelow, vice-president; I. W. Hellman, Jr., second vice-president; George Grant, cashier; W. McGavin, assistant

cashier; and John W. Mackay, Henry F. Allen, James L. Flood, C. DeGuigne, D. N. Walter, H. L. Dodge, Lewis Gerstle, Robert Watt, Isaias W. Hellman, Levi Strauss and John F. Bigelow, directors. Mr. I. W. Hellman is also president of the Union Trust Company and of the Farmers' and Merchants' Bank of Los Angeles. He is a stockholder in a great many of the financial institutions. The vice-president, Mr. John F. Bigelow, is a man of wide experience in the banking business.

SAVINGS AND LOAN SOCIETY.

The Savings and Loan Society is the oldest savings bank in California, it having been incorporated and in business since the year 1857. It originated, in this state at least, the system, steadily fostered by state legislation, and probably the best in the world, of—First: Installment diminishing loans with relatively increasing security; Second: Unusual accommodations and privileges to builders of homes and other borrowers; Third: An economical and convenient agency for depositors to make temporary and secure investment of funds with a reasonable profit to them. It has paid semi-annual dividends amounting in the aggregate to twelve millions of dollars. It is one of the strongest institutions of this kind in the state, having a guaranteed capital of one million dollars, and a reserve fund of nearly two hundred thousand dollars. The bank is conveniently located at 101 Montgomery street, near Sutter, where it removed some years ago from its previous quarters at 619 Clay street on account of the rapid increase in its business, which made more central quarters an imperative necessity. Loans are made on real estate at low rates, and also on approved collaterals. The officers are S. C. Bigelow, president, Arthur A. Smith, vice-president, Cyrus W. Carmaoy, cashier and treasurer, and Edwin Bonnell, assistant cashier. The directors are Horace Davis, Isaac Hyde, Arthur A. Smith, S. C. Bigelow, Geo. E. Goodman, A. N. Drown, F. H. Woods, E. C. Burr, and W. E. Davis. Albert N. Drown is attorney, and Horace Davis, Arthur A. Smith, and Isaac Hyde compose the finance committee.

UNION TRUST CO.

The Union Trust Co. of San Francisco, located at corner of Market, Post, and Montgomery streets, an engraving of their building appearing elsewhere, do a general trust, banking, and safe deposit business involving the receipt of deposits, the payment of interest on term accounts, the loaning of money on improved real estate and marketable securities, and all the usual features of enlightened banking. The company is authorized by law to act as trustee, executor, administrator, guardian, etc. The supreme advantages of a strong and perpetual company over individuals as trustees is too apparent and too universally recognized by all intelligent persons to call for comment. Trustees, executors, administrators, guardians, and assignees depositing their funds or property with this company, are exempt by law from all personal liability, and are required to furnish only nominal bonds. It has large resources, and is thus enabled, when necessary, to make advances to save the estates of corporations or individuals, or to secure the greatest results for creditors. Their statement January 1, 1899, shows: Assets: Bank premises, \$606,074.51; safe deposit vaults, \$50,000; furniture and fixtures, \$7,500; U. S. and other bonds; \$1,024,596.01; loans on real estate, \$1,040,918.06; loans on stocks, bonds, etc., \$878,590.30; other assets, \$4,393; cash with banks, \$827,625.57; cash on hand, \$100,497.25; total available cash, \$928,132.82; total, \$4,540,204.70. The officers are: Isaias W. Hellman, president; Chr. de Gulgne, vice-president; I. W. Hellman, Jr., cashier and secretary; Chas. J. Deering, assistant cashier; and I. W. Hellman, H. F. Allen, Antoine Borel, Chr. de Gulgne, Lewis Gerstle, H. L. Dodge, J. L. Flood, Timothy Hopkins, Geo. T. Marye, Jr., John D. Spreckels, and Robert Watt, directors. Any enterprise or institution with which these gentlemen are identified must be successful, for all are in the front rank of San Francisco's best citizenship. Mr. Isaias W. Hellman, the president, is also president of the Nevada Bank and the Farmers and Merchants Bank of Los Angeles, and Mr. I. W. Hellman, Jr., the only son of Mr. I. W. Hellman, is a native Californian.

LONDON, PARIS & AMERICAN BANK, Ltd.

In the present review we would call attention to the London, Paris and American Bank, Limited, whose head offices are located at No. 40 Threadneedle street, London, E. C., and the New York agency at 10 Wall street, Messrs. Lazard, Frères & Cie, 17 Boulevard Poissonniere, Paris, agents, and the San Francisco branch at the corner of Sansome and Sutter streets, with Messrs. Sigmund Greenebaum and Charles Altschul, managers. The bank pursues the usual line of business, comprising deposit accounts, the issuance of credits and advances made in respect of shipments of merchandise to or from the United States, Europe, India, China, Japan, Australia and elsewhere; purchases or sales effected of British and foreign funds, stocks, shares and securities, and the dividends and interest thereon collected; bills are bought and sold and telegraphic transfers effected on all parts of Europe and America, and letters of credit and circular notes issued for the use of travelers. According to the last official statement this bank has a subscribed capital of \$2,500,000, paid-up capital \$2,000,000, and a reserve fund of \$850,000. The bank holds membership in the American Banking Association. Their correspondents include all the prominent banks throughout the entire world. Personally speaking, Mr. Greenebaum is a native of Germany, and Mr. Altschul is a native of England, and they have been prominent citizens of San Francisco for a great many years. They are exceptionally broad, liberal and progressive in their business views and policies, public spirited and philanthropic in the relations to the community of their adoption, and are ever ready and prompt to aid in carrying forward any project that has for its object the advancement and betterment of San Francisco.

MERCANTILE TRUST CO. OF SAN FRANCISCO.

Among financial institutions there is nothing more creditable to the far-sightedness and sagacity of our business men than the inception of the Mercantile Trust Company of San Francisco. This company was incorporated April 18, 1899, under a California state char-

ter, with a capital of one million dollars, and occupies handsome and conveniently located offices at 236 Bush street, in the Mills building. This concern is a member of the San Francisco clearing-house and does a general banking business. It also acts as executor of and trustee under wills, administrator of estates, and guardian of minors or incompetents, trustee under mortgages and trust deeds to secure bond issues, trustee for the care and investment of sinking funds, registrar and transfer agent of the capital stock and bonds of corporations, receiver and assignee of insolvent estates, agent for investing money and collection of incomes, also for the care and management of real estate, general financial agent for non-residents, women, invalids, and others, custodian of deposits in escrow and of deposits of estate officers and trustees. It accepts antemortem revocable trusts, by means of which the possibility of will contests may be avoided without placing the property out of the control of the owner during life. All investments of trust funds and the title thereto are kept separate and apart from the assets of the bank. The officers of the company are Frederick W. Zelle, president; N. D. Rideout, vice-president, and John Dempster McKee, cashier; the directors: William Babcock, Warren D. Clark, George Crocker, M. N. Hecht, E. W. Hopkins, W. G. Irwin, James D. Phelan, N. D. Rideout, Claus Spreckels, and Frederick W. Zelle.

BANK OF BRITISH NORTH AMERICA.

Among those institutions whose time-honored standing has done much to establish a feeling of security here is the Bank of British North America, at 120 Sansome street. The bank was established in 1836 and incorporated under the royal charter in 1840. This is one of our oldest and strongest of Western banking houses, having a paid-up capital of one million pounds sterling and a reserve fund of three hundred thousand pounds, with headquarters and treasure vaults in Montreal and about twenty-five different branches throughout America. The local house is in charge of H. M. J. McMichael and J. R. Ambrose, both experienced financiers who are prominent in our business and social world, and men of high standing and praiseworthy public spirit.

EPPINGER & CO.

California is one of the greatest wheat-producing states in the world, and San Francisco is the scene of vast operations in the exportation and distribution of grain, meals, etc. One of our largest houses in this line is Eppinger & Co., at No. 311 California street, which for thirty years has supplied a large portion of the world's demand for wheat, barley, etc. The firm has large branch houses at Portland, Or., and Tacoma, Wash., and its warehouses, notably the Pacific coast warehouses at Port Costa, are always filled with an ever alternating stock from the best grain districts of the West. Their trade is practically worldwide, reaching to Europe, Australia, South Africa, and all of western America. Vast cargoes and carload lots are shipped almost daily, and a business of the very first magnitude prosecuted with rare ability, equity, and foresight by its proprietors. Their cargoes of brewing barley are especially sought for by English and continental buyers. The firm is composed of Messrs. Jacob Eppinger, Herman Eppinger and Bernhard Ettinger. All are pioneer citizens, whose public spirit and enterprise are deservedly appreciated by our people. Mr. H. Eppinger is president of the Producers' Exchange and Call Board Association, and also of the Merchants' Exchange, and all are prominently identified in one way or another with our best interests.

GERMANIA TRUST COMPANY.

Among our greatest and most valuable financial institutions is the Germania Trust Co., at 42 Montgomery street. This concern first established in 1890, as the California Mortgage and Savings Bank of San Luis Obispo, and, desiring to enlarge its facilities and scope, reorganized as above in 1898. The company has an authorized capital of \$1,000,000, and a paid-up capital and reserves of \$375,000, and acts as administrator, guardian, executor, or financial agent for estates, also holding in trust all moneys pertaining to same with the indorsement of the state government. The following are the officers: Ernst A. Denicke, president; H. Brunner, cashier; F. Kronenberg, vice-president. Directors: Ernst A. Denicke, capitalist; F. Kronenberg, capital-

ist; J. C. Rued, wholesale leather merchant; A. Sbarboro, of Italian-Swiss Colony; F. C. Siebe, of Siebe Bros. & Plagemann, wholesale liquors, H. Brunner, cashier; Albert G. Wieland; H. P. Sonntag; John Rapp. Mr. Denicke is a native of Germany and a Californian for thirty-three years. He has been connected with the company since its inception, and is one of its heaviest stockholders. He was formerly owner of the famous Fredericksburg Brewery; he is member of the Board of Regents in our State University, and president of the Mechanics' Pavilion.

GEO. M. MITCHELL & CO.

One of the best-known insurance agencies in this city is that of Geo. M. Mitchell & Co., at 210 Sansome street. This company is composed of three of the best-known insurance men in the state, who, after many years' individual experience, consolidated as above, in 1897. They represent the Home Insurance Co., and the Westchester Fire Insurance Co., both of New York. The company conducts a fire and marine insurance business, doing a large business and commanding universal confidence and esteem. Mr. Hugh Craig, who fills the executive chair, was born of Scotch parentage in Sydney, Australia, December 8, 1842, and graduated from Wesley College, Auckland, New Zealand, at an early age. In 1870 he came to California and found employment as a laborer in Oakland. Later he served as purser on the Nebraska, between Honolulu and Auckland, and soon after was made manager of the Auckland Steam Packet Co. In 1873 he returned to Oakland and re-entered the house where he had begun as laborer. Two years more saw him launched on his insurance career as agent for the New Zealand Insurance Co., and two years more brought him the managership in this field, in which position he was largely instrumental in gaining the company so firm a footing on this Coast. He has served three terms as president of the Chamber of Commerce, is presiding officer of the Trans-Mississippi Congress, and was selected as the representative of our commercial organizations and business men to go to Washington and use his influence in securing the annexation of Hawaii

and the passage of the Nicaragua Canal, which trust he fulfilled with ability and honor. Mr. Craig is a member of the Merchants' Club and other prominent organizations. Geo. M. Mitchell, manager, was born in this city in 1862, and after graduating at the Commercial College, began his insurance career, when a mere lad, in the office of his father, J. C. Mitchell, one of our oldest brokers, becoming a partner at the age of twenty-one, and has ever since been in close touch with Mr. Craig and his prompt business methods. In 1885 he was placed in full charge of the New Zealand Insurance Co.'s city interests, which position he held until December, 1897, when he was appointed metropolitan manager for the Westchester, and on May 1, 1898, assumed his present post. A. B. Swain, secretary, a native of Napa, California, is one of the best-known young insurance men here. He was formerly assistant cashier of the Santa Rosa National Bank, relinquishing this position in favor of the present one.

PACIFIC MINERAL DEVELOPMENT CO.

Northern California possesses latent resources of a character and extent which predestines it to become one of the greatest commercial centers in the world and to those enterprising concerns who have put their capital, brains and efforts to the furtherance of their development is due a high measure of praise and support by our people. One of the most active and prominent in this field is the Pacific Mineral Development Company of this city, which was incorporated with an authorized capital of \$10,000,000 in 1896. The concern occupies elegant offices at 411, 412, 413 Claus Spreckels building, Market and Third streets, and makes a business of the buying, selling and developing of mining property all over the West. They own and operate the property of the Mead Gold Mining & Development Co. and the Boston and California Gold Mining Co. in Calaveras county, California, on which a number of dividends have already been declared. A number of other valuable claims are also worked and a general brokerage business carried on, about one hundred men being employed in the mines. The company is one of the most reliable and stable in

this line and possesses the unlimited confidence and favor of the public and trade, its stock selling at a high premium and is in great demand as a gilt-edged and remunerative security. The firm is officered by a squad of able and progressive citizens, whose public spirit and philanthropy have accorded them a foremost place in the public esteem. Mr. Joo. C. Jens, president, is a well-known mining engineer whose reports have great weight both in Europe and America, and is a Past Master Mason of Mount Moriah Lodge, No. 44, Mr. N. Hansen, vice-president, is also prominent in our business and social life. Mr. G. Gall, secretary, is a prominent and influential member of the Herman Lodge of Masons and Red Men. All are natives of Germany, and old citizens. The Bank of California acts as treasurer.

UNION ICE COMPANY.

One of those industries which have materially increased the prosperity of the city is the manufacture of ice, and in this line the Union Ice Co. occupies a foremost place. It was incorporated under a California state charter in 1885 with offices and storehouses occupying the entire two-story building at 735-737 Fourth street, covering an area of fifteen thousand square feet, and requiring the services of twenty-five employees and fifteen wagons. Its trade, which is of both a wholesale and retail character, covers this city and the entire state, numerous agencies being established throughout California and Arizona. This company are the largest operators in natural ice on this coast, having immense storage warehouses in the Truckee river, and also large depositories in this city. They have very extensive facilities for manufacturing artificial ice on the most improved plan, thus increasing their stock and affording a product which is not only fresh and wholesome, but which can be offered at most uniformly reasonable rates the year round. They have six large ice-making plants in various parts of this state, one of which is located at Crafton, Cal., and is noted as being the only electrically operated ice-plant in the world, the motive power being obtained from a powerful waterfall at Mill

creek, five miles distant. This plant, which in point of size is the largest west of the Rockies, is a marvel of constructional ingenuity and represents all the latest developments in ice-making. The local plant on Tehama street, between Fourth and Fifth, is also a model institution and contains every modern improvement. The total output of these plants exceeds two hundred and fifty tons per day, of which one-fifth is produced in this city. The officers are: Lloyd Tevis, president; E. W. Hopkins, vice-president; C. A. Grow, treasurer; I. H. Thompson, secretary; S. B. Toby, manager.

MILLER & LUX.

It is not strange that, in a country so prodigally endowed with natural resources, great enterprises should be formed and flourish, spreading their influence, not only throughout the local confines, but everywhere in the world of trade. The principal industrial lines in California and those for which she is noted far and wide are agriculture, stock raising, slaughtering. It is seldom that these three important branches are combined as in the operations of that mammoth concern, Miller & Lux, probably the greatest and most powerful organization of this kind ever formed. The business was established in 1856, and, in 1897, became incorporated under our state laws with city offices at 508 California street. They are the largest stock and ranch owners in the state, maintaining vast farms and cattle ranches all through the fertile San Joaquin and Kern valleys, and dealing in dressed meat of all kinds for home and foreign consumption. Their buyers tour the entire West in search of suitable stock, which are handled in earload lots to their corrals, feeding grounds and abattoirs. Enormous refrigerators and every modern facility for the storage and shipment of meats are at hand, and every variety of ranch produce is also carried. Goods are shipped all over the Coast and exported extensively to Pacific Ocean points. The finest of beef, lamb, mutton, pork, veal, etc., only is handled and the house bears the highest reputation for the quality of its products. A small army of men are employed in their different departments as well as a number of stockbuyers, and a trade that is international in extent and importance is prosecuted. The house is one of the ablest.

most conservative, enterprising and wealthy in the West, and has exercised a very beneficial influence on the trading activity of San Francisco.

It is a highly representative concern, embodying all the best principles of western enterprise, equity and resource, and is an institution in which our people take a great and lasting pride.

Mr. Henry Miller, the president, is a native of Germany, and one of those sturdy old pioneers whose industry and progressive energy have made California great. Although seventy years of age, he is hale and hearty as a man half that age and takes a most active interest in every detail of the business. Mr. Miller is very prominent in local affairs, social, financial and commercial. He is a man of large means and influence, holding many valuable outside interests, and is one of the most enthusiastic supporters of San Francisco's growing interests.

NORTH PACIFIC TRADING AND PACKING CO.

The international boundary dispute between England and Unele Sam has turned the attention of many toward our prosperous northwestern colony, Alaska. This territory is very richly endowed with Nature's gifts, and is the base of operations for some of the world's greatest business enterprises, foremost among which is the North Pacific Trading & Packing Co., the most extensive salmon packers and shippers in the West, whose city offices are located at 3 California street. This is the pioneer canning company of Alaska, the great fountainhead of the world's salmon fisheries, and its plant at Klawaick, in this territory, is one of the most complete of its kind. It covers a vast expanse of ground and includes a large sawmill, a salmon hatchery and a well stocked company store, the cannery employing a small army of experienced operatives. The salmon are cleaned and prepared by a new and improved process which renders deterioration impossible, and preserves the piquant flavor of this delicious food product indefinitely. The company's goods are recommended by the leading authorities on hygiene, and have received honorable mention at many exhibitions. The best and most substantial endorsement, however, is found in their large and ever increas-

ing demand from all over the United States, Europe and the Orient. The company was incorporated under our state laws in 1877. Their influence in building up the trade of Alaska and developing its industries has also been of great value to the country, and the twenty-two years of successful and honorable career which the company has enjoyed, as well as the universal esteem it commands throughout the trading districts of the world, are a richly deserved reward for the enterprising, equitable and conservative manner in which their great business has been conducted. Among the original incorporators are such well-known names as Robert Egbert, A. W. Sisson, W. H. Wallace, C. W. Crocker, Chas. Lane, W. A. Lynde, Geo. Hamilton and R. A. Wilson, many of whom are deceased, and men who were and are known far and wide as successful promoters of gigantic undertakings. The executive staff consists of F. H. Green, president; G. A. Gott, secretary, and A. S. Wadleigh, superintendent.

ALASKA TREADWELL GOLD MINING CO.

One of the safest and strongest concerns whose stock is offered to local investors is the Alaska Treadwell Gold Mining Co., whose business offices are on the seventh floor of the Mills building. This company has a guaranteed capital of \$5,000,000, divided into 200,000 shares, at a par value of \$25 each. It owns and operates one of the best paying gold mines in the superlatively rich Alaska district, at Douglas Island, where it has erected a monster mill, and is equipped with every facility for the mining and reduction of ore. The ore from these claims is low grade, ranging from \$2.50 to \$3.25 a ton. It is free milling, and yields a handsome return at small expense. It is considered by experts to be among the best in operation, and its deposit is practically inexhaustible. The stock of this company maintains a high value and has risen considerably of late. It is termed as "gilt edge" by our most conservative investors. The gentlemen who direct this company are sufficient to guarantee its absolute stability. They are Wm. Alvord, president, who is also president of the Bank of California, and A. T. Corbus, secretary and treasurer, who is a mining man of note and a well-known promoter of large enterprises.

UNION PACIFIC RAILROAD.

There is no greater civilizing agent than the railroad; it gives communities trade intercourse with the outside world, populates it,



carries away their products to outside markets, and brings back their supplies, at the same time affording employment to thousands of men, and encouraging the establishment of industries which employ many thousands more. Possibly the greatest engineering feat in the world ever witnessed was the construction of the Union Pacific Railroad from Ogden, Utah, through the mountain fastnesses of Utah, overcoming almost insurmountable obstacles, constructing one of the finest and solidest roadbeds owned by any road, and terminating in that prosperous and thriving western metropolis, Omaha, Nebraska, where special franchises with connecting trunk lines enable it to run its freight and passenger cars to all principal points in the East. The Union Pacific is beyond question one of the best equipped, safest, quickest, and best managed roads in the world, and commands the bulk of the passenger and freight traffic between the East and West. Its patronage in this city, where it is represented by D. W. Hitchcock, general agent for the Pacific Coast, is especially large, as its scenic attractions are known to be unsurpassed and the magnificence of its rolling stock, efficient and rapid service, are equally well known. The road passes through the rich mining districts of Nevada, and touches at Ogden, allowing passengers stop-over privileges to visit Salt Lake City, and traversing en route to its eastern terminus the most prosperous and populous territory in the West. The line makes the fastest time between Chicago and San Francisco of any running between these points, and runs trains of tourist, palace, sleeping, drawing, dining, and buffet cars, which include every modern comfort and convenience found in the greatest metropolitan hotels, such as barber shops, staterooms, baths, etc., also carrying the United States mail and Pacific

Express. Fast freights are run at frequent intervals, and the greatest speed consistent with safety is maintained. The local offices here were established in 1879, and occupy handsome offices at No. 1 Montgomery street, where a host of polite and experienced employees are busily engaged in serving the public. The freight office is at Front and Pine streets, in charge of W. H. Davenport.

Mr. D. W. Hitchcock, who is a native of New York, is a man of long experience in railroad matters and an indefatigable worker in the interests of the company. He has been connected with the local agency since its establishment twenty years ago, and has become thoroughly identified with San Francisco's best interests in commercial and social circles.

GRAY'S HARBOR COMMERCIAL CO.

The lumber trade is represented here by a number of the most able and important business firms and corporations. Two of the most prominent of these are the Gray's Harbor Commercial Company and the Pacific Pine Company, both corporations being under the same presidency, and consequently closely affiliated. The Gray's Harbor Commercial Company was incorporated in 1887, according to the laws of California, and amply capitalized for the requirements of its extensive business. Some idea of its magnitude and the size of its operations may be gleaned when it is stated that this corporation controls large tracts of timber land in Washington and that its mills at Cosmopolis, Washington, which are equipped with the latest up to date sawmill machinery, give employment to five hundred men, independent of a large number working in the woods cutting timber; and their enormous output reaches one hundred and fifty thousand feet daily. For the convenience of their army of operatives, dwellings and stores owned by the company are within easy access to their mills and factories.

The products of this concern consist of shingles, boxes, tanks, and general Pacific Coast lumber which they ship by the carload, mostly by rail, to the eastern states and all over this coast. They do a heavy California business with our fruit packers and shippers;

also carry on a large export trade to Europe. Their storage yards in this city, located at Third and Berry and Fourth and Channel streets, are the largest in San Francisco, carrying a stock of no less than four million feet of lumber at all times, and employing a large number of workmen and teams. The company also has a box factory at Third and King streets, where boxes for fruit canneries and packing houses are manufactured in large quantities. This factory occupies a large, three-story, frame building and employs one hundred men. They also own a commercial line of steamers, plying between here and Gray's Harbor in the interests of their shipping business. The offices of the company are on the second floor of the two-story brick building, 237 California street, and a feature of the magnificent fitting up and elaborate appointments of these offices is the exclusive use of Puget Sound lumber in same, made up into handsome panel designs and artistic decorations. The Pacific Pine Co. has offices on same floor and in same building; it was incorporated in 1897. This company is practically a consolidation of the largest mills on Puget Sound, their business extending over the entire globe and they have agencies in New York, Paris and London. Their San Francisco yards are located at Third, Berry and King streets, and are under the able management of Mr. G. W. Stewart. An immense stock of every variety of Puget Sound lumber is constantly kept here for the accommodation of their local trade, their eastern shipments being made directly from mills and mostly by railroad, and export direct by ships at mills.

MUTUAL SAVINGS BANK.

One of the strongest and best managed savings institutions in this city is the Mutual Savings Bank, whose banking office is located at 33 Post street, in the Mechanics' Library building. This bank was incorporated November 21, 1889, and commenced business February 10, 1890, and has become one of the most flourishing and useful fiscal establishments in the city. It conducts a savings business, receiving deposits, allowing interest on time

accounts at as liberal a rate as is consistent with safe banking. The statement of the condition and value on January 1, 1899, is as follows: Assets: Promissory Notes, secured by first mortgage on Real Estate, within this State, Washington and Oregon, \$1,877,092.63; Real Estate, taken for debt, \$119,844.04; United States Bonds, \$224,530; Miscellaneous Bonds, \$1,041,269.10. Bonds and shares of Capital, Stock of Corporations upon which this Corporation has advanced, \$132,586; Cash, in gold silver and currency: In Vault, \$45,979.71; In Bank, \$188,565.11; Furniture and Fixtures, \$1,000; Taxes in Advance, \$2,444.86; Total assets, \$3,632,811.45. Liabilities: To depositors this corporation owes deposits amounting to \$3,242,598.85; To Stockholders, the amount of Capital paid in, \$800,000; surplus, \$54,000; Contingent Fund, \$36,212.60. The executive officers are gentlemen prominent in the business and financial circles of this city and among our ablest and most accomplished financiers. They are: James D. Phelan, president; S. G. Murphy, first vice-president; John D. Hooper, second vice-president; George A. Story, cashier; C. B. Hobson, assistant cashier; Frank J. Sullivan, attorney. The directors are: James D. Phelan, C. G. Hooker, Frank J. Sullivan, S. G. Murphy, L. P. Drexler, Jos. D. Grant, John A. Hooper, Jas. Moffitt, and Robert McElroy. The president, Mr. James D. Phelan, is a Native Son and is now serving his second term as mayor of this city. He is the owner of the magnificent Phelan building, a handsome engraving of which appears in this book. Following in the footsteps of his illustrious progenitor, Mr. Phelan is exceptionally broad, liberal and progressive in his business views and policies, public-spirited and philanthropic in his relations to the community of his nativity, and is ever ready and prompt to aid in carrying forward that development and progress in the growth and expansion of San Francisco, with which his name has been so long, so conspicuously and so honorably identified, throughout so many years of our municipal history. As is the case with all banks, the active management devolves upon the cashier, Mr. Geo. A. Story, and in this case it could be committed to no more capable hands.

I. STRASSBURGER & CO.

A condition which is at once gratifying and stimulating to our general commercial activity is the stability and confidence prevailing in our business world. While our city, like every other, is given to speculation in some degree, these interests are largely in the hands of our ablest and most equitable financiers, among whom is the firm of I. Strassburger & Co., bankers and brokers at 340 Pine street. This house was established fifteen years ago by Mr. I. Strassburger, formerly prominent in the real estate line. He carries on a large business in local and eastern stocks, bonds, negotiable securities, etc., and possesses to an unlimited degree the confidence and esteem of his many clients, as well as his associates and confreres. Mr. Strassburger is counted among the most successful operators "on 'change," where his coolness and foresight have won him both affluence and renown. He is an old and valued citizen whose public spirit is only equalled by his ability as a financier, and whose honorable and successful career is one of the brightest entries on the pages of our civic history.

SWISS AMERICAN BANK.

The wide fame attained by San Francisco as a great commercial metropolis has reached to foreign shores and caused the establishment here of branches from the largest institutions of Europe. Among these is the Swiss-American Bank of Locarno, incorporated with an authorized capital of \$1,000,000.00—\$800,000.00 of which is paid up. The bank occupies the lower floor of the brick building at 524 Montgomery street, has the most ample burglar and fire protection. It transacts a general banking business, issuing letters of credit and dealing in loans, renting and securities and foreign exchange. The institution is known to be strong and reliable, and commands the confidence of our business men to an unlimited extent. Brunner, Martin & Tognazzini, bankers, are the agents of this bank in San Francisco. This firm is composed of men of means and

long experience in banking. They are connected with a number of prosperous California banks, among them the First Nat. Bank of Salinas, Commercial Bank of San Luis Obispo, Marin County Bank in San Rafael, Bank of Santa Maria, The Wm. Hill Banking Co. in Petaluma, and the Bank of Sebastopol, and possesses the stability, means and standing which mark the successful financier, as well as the public spirit and enterprise which is the distinguishing trait of our best citizenship. Mr. Arthur Bauer, the cashier of the bank, has acquired an excellent banking education in Europe and this country.

GEORGE W. MCNEAR.

This house had its inception in 1853, and in order to allow of a lucid explanation, will be divided into different branches in this sketch, as follows: 1st. The grain department. This includes several gigantic warehouses throughout the San Joaquin and Sacramento valleys, under the name of the Union Warehouses, as well as a number of others known as the Port Costa Warehouse & Dock Co., at Port Costa, California. The Port Costa mills are gigantic in size and producing capacity. They are the main mills, and while the company has many others, they are more scattered and not concentrated like the main and principal mills at Port Costa. These are stocked with flour and grain for export use, and contain probably one-third of California's entire output. 2d. The flour department includes two great roller mills, the Starr and Port Costa mills at South Vallejo, California, which manufacture vast quantities of all grades of flour and meal, a large portion of which is exported to Europe and the Orient. 3d. Marine and fire insurance department. The house underwrites for the Marine Insurance Co., Ltd., of London, Merchants Fire Ins. Co., of Newark, N. J., U. S. Fire Ins. Co., of New York, and the Girard Fire and Marine Ins. Co., of Philadelphia. 4th. Water supply department. They own and operate the Port Costa Water Co., furnishing water supply to many large towns along the straits, from Concord, the source, to the Selby Smelting Co's Works, of which Fred W. McNear, a son of G. W. McNear, is president.

SIMPSON & MILLAR.

Among those whose profession makes them the chroniclers of passing events but few attain real greatness, many failing through incompetency or lack of close application to the seemingly trifling but really important details incidental to successful operation. There are few concerns anywhere to be found who have more thorough and complete facilities for delving into the past and finding full and accurate information than Simpson & Millar, searchers of records, at 413 Montgomery street. This house is one of the oldest in the West, having been in active operation for fifty-one years, the present management having been in control since 1882, when they succeeded C. V. Gillespie, the original founder. They occupy the lower floor and basement, and include among their archives, works which give facts and figures in reference to records of all kinds since our city's inception. The house is patronized by the legal profession, property holders and business men of the entire coast, and is one of San Francisco's most distinctive and representative institutions.

HOTEL WENTWORTH.

This hotel, which is located at 657 Bush street, between Stockton and Powell, occupies a handsome and ornate five-story frame building, and contains one hundred and twenty-five rooms, both single and en suite. The rooms are furnished in excellent taste, and are light, airy, and thoroughly well ventilated, containing spacious closets, and the plumbing is on the most approved method. The cuisine is unexceptional, and the table affords all the delicacies of the season, being one of the special attractions of the establishment. The hotel is owned and managed by Mrs. M. W. Newman-Shores, a lady of exceptional ability in the conduct of establishments of this kind. The Wentworth is within half a block of the principal street railways and but a short distance from the business center of the city, while its high location provides a splendid view of the city and bay.

BONESTELL & CO.

In the printing and wrapping paper line San Francisco is well represented by the time-honored and well-known firm of Bonestell & Co. This concern was established in 1880 by the present firm. Its offices, sales and warerooms occupy the entire four-story brick building located at 401-403 Sansome street, covering an area of twenty thousand square feet and requiring the services of twenty employees and two traveling men. The trade is exclusively wholesale, and, in addition to covering the entire Pacific Coast, extends to Mexico, Central America, Hawaii, Japan, and China. The firm deals in paper of every description, and makes a specialty of printer's supplies. Mr. L. H. Bonestell is a native of New York, seventy years old, and has been in this city since 1849. Mr. C. L. Bonestell, the son, is a native of San Francisco, and was born in 1860.

MUTUAL SAVINGS FUND, LOAN AND BUILDING ASSOCIATION OF SAN FRANCISCO, CAL.

Standing at the head of its class in stability, liberality, and popular favor for the past fifteen years is our great home institution, the Mutual Savings Fund Loan and Building Association of San Francisco, whose business office is located at 703 in the Claus Spreckels building. This concern issues regular series of shares in regular series at a par value of one dollar, the entrance fee being ten cents. Its cooperative character insures the even division of all profits, and a large ratio of interest is thus added to capital invested, presenting an investment which brings the largest returns consistent with legitimate dealing and absolute safety. To those of its members who contemplate building a home, advances on stock at reasonable rates are made, the utmost liberality being shown in case of deferred payments, etc. The concern has prospered abundantly since its inauguration, and stands high in the favor of our business men and general public. The company's executive staff is as follows: F. W. Zeile, president; Jno. Dempster McKee, vice-president; John W. Butler, secretary; Joseph Hutchinson, attorney; and the Crocker-Woolworth National

Bank, treasurer. All are well known as the pillars of San Francisco's commercial and fiscal strength, and the flower of our upright, progressive, and public spirited citizenship.

HUMBOLDT SAVINGS AND LOAN SOCIETY.

This institution, whose handsomely fitted and equipped countingrooms are located at No. 18 Geary street, was incorporated November 24, 1869, with a paid up capital of \$100,000, and later increased to \$300,000, and its success is directly attributed to the wisdom of its management. The last official report, issued January 1, 1899, is as follows: Assets: Loans, \$2,193,549.28; Bonds, \$462,631.25; Bank building and lot, \$100,000; Other real estate, \$173,150.78; Cash on hand, \$60,432.79; total, \$2,998,764.10. Liabilities: Deposits, \$2,581,212.49; Capital paid in, \$300,000; Reserve fund, \$90,000; Dividends and taxes, \$27,551.61; Total, \$2,998,764.10. Its officers and directors are Adolph C. Weber, president; W. J. Lowry, vice-president; Ernest Brand, secretary; W. S. Keyes, I. Kohn, G. H. Luchsinger, and C. E. Hatch, attorney—names which are sufficient to secure unlimited credit and universal confidence for any enterprise.

MEYER, WILSON & CO.

The setting sun of the Occident has never gilded with its dying rays a community which presages more for a brilliant commercial future than San Francisco, the "Imperial City" of the "Golden West," whose rapid march toward a greater and higher civilization has been inspired by the workings of as intelligent and progressive a people as ever united under one municipal government. Among those large mercantile institutions of San Francisco is Meyer, Wilson & Co., Importers and shippers of potash, cement, chemicals, coke and coal, and agents for the Sea Insurance Co. of Liverpool, England, one of the largest marine insurance companies in the world. Meyer, Wilson & Co. have offices at 210 Battery street, and branches in Liverpool and Portland, Oregon. They are agents for the German Kali Works and Potash Mines at Stassfurth, Germany, the only one in the world. The firm is composed of John Wilson, H. L. E. Meyer, and Geo. H. C. Meyer.

CHESTER F. WRIGHT.

Great improvements have been made in the manufacture of corsets during the last decade, and there exists a vast difference between the olden time bag-shaped corset and the present well-outlined and symmetrically-constructed corset of to-day. Corsets were formerly placed in the same category as underwear, and made in various sizes, no particular attention being paid to shape—everything went, so they hung on the body. Now, however, the closest attention is paid to details, and nowhere are ladies more particular about the fit of their corsets than in our Bay City, which accounts for the beautiful shapes and fine forms we see on our streets, and which has attracted the attention of strangers and visitors, who say that the San Francisco ladies are not only beautiful in face, but have the finest shaped forms of any ladies in the world. The largest and best manufacturer of corsets, and manufacturers' agent for same in this city is unquestionably Mr. Chester F. Wright, a veritable expert in his line who has met with deserved success on this Coast from his very start. Mr. Wright has one of the largest factories on the Coast, located at 539 Market street. He also has well appointed salesroom, fitted out with every up-to-date convenience for conducting his large corset business, at 10 Geary street, corner Kearney, first floor, upstairs, and 453 13th street, Oakland. The firm are agents for the celebrated Royal Worcester corsets, the finest corsets made in the world, and in order to give some idea of their extensive line it is only necessary to mention that they have one hundred and seventy-five shapes and styles, all of which they carry in all sizes and in large quantities. From these styles any ordinary form can be successfully fitted. But Mr. Wright has gone a step further in the perfection of corset manufacture and the fitting of same to the form divine. He makes corsets specially to order, thus bringing out the graceful lines and beautiful curves and contours of the body, and emphasizing the individuality of each lady in the most becoming manner. Mr. Wright does not, however, limit himself to building perfect corsets for perfectly formed ladies—he corrects the defects of the form and reduces the contours and rounds

the shape into perfection, always with a strict observance of sanitary laws and hygiene, however, and many a lady has emerged from his palatial salesrooms on Geary street after undergoing his treatment, a perfect revelation of perfection and beauty to herself and friends. Obesity is corrected, busts properly developed, and that elegance given to the form so much desired by ladies, and, which is even more important to them than a perfect complexion and facial beauty. Mr. Wright has that indefinable art in beautiful transformation which has made his establishment famous in the corset world of this city.



SUTHERLAND HOTEL.

This hotel, located at 791 Sutter street, was formerly the residence of one of the millionaires of the city and was erected specially for the use of himself and family, and when it was converted into a hotel, the same care was taken as was during its former occupancy; it has been repeatedly renovated and is now more handsomely and comfortably arranged than any hotel in the West. The structure is five stories in height, the rooms large and airy and the plumbing particularly complete. A handsome elevator runs day and night.

The table is of superior excellence, the servants well-trained, and the chef a master of the culinary art. The proprietor, Mrs. E. L. Geaudrot, has had long experience in the management of a first-class hotel, and under her control the Sutherland is fast becoming the acknowledged family hotel of the coast, and its reputation has spread to all parts of the country. Mrs. Geaudrot is also proprietress of the Denneston Hotel, corner of Valencia and 21st streets.

ST. NICHOLAS LAUNDRY CO.

One of the leading laundries of this city is the St. Nicholas Laundry Co., situated at 3066 Seventeenth street, near Folsom. This concern was established four years ago, and four months ago incorporated under a California state charter, with a paid-up capital of \$30,000. This laundry has built up an immense business, catering only to the very highest class of work and ever maintaining the highest standard of excellence in every branch of perfect laundering.

The laundry occupies the entire two-story frame building situated at 3066 Seventeenth street, covering an area of eight thousand square feet and requiring the services of sixty employees and fifteen wagons. The laundry is specially fitted with the most modern machinery and appliances for doing the very highest class of work in every branch. Special attention is given to mending, and flannels and silks are washed by hand. This laundry by its uniform and unvarying excellence has attracted to itself the patronage of persons who appreciate the peculiar features of high-class work. The best established scientific methods and the most scrupulous sanitary care is maintained. The officers of the company are J. H. Doolittle, president; J. R. Doolittle, vice-president; and Walter D. Burke, secretary and manager. The Messrs. J. H. and J. R. Doolittle are both natives of Maine and are interested in the St. Nicholas Hotel, the former being its proprietor. They have resided in California for over thirty years. Mr. W. D. Burke is a native Californian and a member of the Native Sons. These gentlemen are thoroughly enterprising and public-spirited citizens and have given to San Francisco one of its most admirable industries.

CHAS. J. WATERHOUSE.

This house was established in 1896, and occupies as its business quarters the entire lower floor of a handsome, three-story business building at 421 Market street, with offices on third floor. The house does a large importing and jobbing business throughout the Pacific Coast states and Hawaiian islands, handling only reliable building materials of the highest class, such as shingle stains, joist hangers, graphite paint, hardwood interior finish, etc. They are sole agents for the following celebrated eastern houses: Van Dorn Iron Works of Cleveland, Ohio, manufacturers of the famous Van Dorn steel joist hanger, which has attained a world-wide reputation and has had an immense sale in our city, where its merits have been properly appreciated, being acknowledged by our architects and builders as superior in every way; Samuel Cabot, of Boston, manufacturer of the celebrated Cabot's creosote shingle stains. Creosote is the best wood preservative known, and is especially well adapted to our climate, which is particularly hard on paints and stains. It has been well introduced in our city, and our architects generally specify Cabot's creosote stains: Detroit Graphite Mfg. Co.'s superior graphite paint, which is made from graphite pigment, is undoubtedly the best, purest, and most non-corrosive paint in the market. It has very great covering capacity, and by comparison with other paint is much more economical to use; N. G. Taylor & Co., Philadelphia, manufacturers of "Old Style" brand of highest grade tin roofing made. First-class buildings, including all government structures, have this brand of tin used in their construction; Berger Manufacturing Co., Canton, Ohio, manufacturers of metal, Spanish tiling and metal ceilings, which have met a large demand throughout the West; the E. T. Burrowes Co., largest manufacturers of window screens and screen doors, etc., in the world; Stover Mfg. Co., Freeport, Illinois, manufacturers of hardware specialties; Steel Bath Mfg. Co., Detroit, manufacturers of steel-clad bath tubs of all kinds, Booth's hospital tubs, combination washbasin attachment, instantaneous water heater, range boilers, and other

specialties; Huttigs Bros., Muscatine, Iowa, manufacturers of fine interior finish of all kinds. These are the standard productions of the world, and are everywhere recognized as such by the building fraternity. Mr. Waterhouse, in presenting them to the trade here, has met with the phenomenal success which his able efforts and the high quality of the goods deserve. Mr. Waterhouse comes of sturdy New England stock, being born in Portland, Maine, thirty-two years ago. He has been in business for many years, and is highly esteemed as a gentleman of ability and equity. Mr. W. H. Ainsworth, the manager, is also a business man of the highest type, and stands high in our social and general life. He is a native of the Empire state and city, coming here in 1894. They are represented in the following cities: Los Angeles, Cal., Portland, Oreg., Vancouver, B. C., Seattle, Wash., Spokane, Wash., Victoria, B. C., and Honolulu, H. I. Correspondence solicited with manufacturers of first-class building materials.

THE PALMERLEE.

One of our most popular rooming houses, whose rates are within the reach of all, but whose service is equal to any, is the magnificent new "Palmerlee," at 133 Ellis street. This handsome, six-story brick structure has been in operation a little over a year, and is modern and up-to-date in every detail of its equipment. It contains eighty large, sunny, elegantly furnished rooms, supplied with call bells, hot and cold water in each room, steam heat, and every modern convenience, many suits having private baths in connection. The building is provided with ample precautions against fire and has day and night elevator service, the whole being brilliantly illuminated by electric lights. The house is conducted in first-class style, and is easily accessible to all points of interest, depots, stores, restaurants, etc. Mr. J. Lee Palmer is the manager, and his capable management and personal interest in the convenience and welfare of his guests constitute him an ideal host. He is a valued member of the A. O. U. W. and Maccabees, and a very prominent and popular citizen.

OMEY & GOETTING.

Among those firms which have done much to advance the commercial prosperity of the city in the retail line, we would mention that of Omey & Goetting. This concern was established ten years ago by G. W. Omey, and has been under its present name two years. Its business headquarters are situated at stalls 33-34, 45 and 46, California Market. The trade of this firm, which is of both a wholesale and retail character, is confined to this city and vicinity. They are wholesale and retail dealers in fruits, vegetables, dried fruits, nuts, etc., of which they only handle the choicest varieties. Mr. G. W. Omey was born in Massachusetts, and has been in California forty years. He is a prominent Odd Fellow. Mr. Chas. L. Goetting is a native of California, thirty-five years old. Both gentlemen are representative business men, enterprising and progressive, and popular with their patrons and business conferees.

GALLOWAY LITHOGRAPHING CO.

One of the old-established and reputable firms which has had much to do with the commercial advancement of the city is the Galloway Lithographing Co. This firm was founded in 1871. The offices and workrooms occupy the third floor of the three-story brick building at 418-422 Commercial street and require the services of twenty-five employees. The majority of its presses are run by electricity, although it has three large steam ones. The trade of this concern covers the entire coast, although it is principally confined to this city and vicinity. They are designers, engravers, label and color printers and make a specialty of fine commercial, bank and insurance work.

The members of the company consist of Otto Schoning and O. E. Olsen. Mr. Schoning was born in Germany, but has lived in California for the past thirty years. He is a prominent Mason and a member of the Odd Fellows and A. O. U. W. Mr. O. E. Olsen is a native Californian, has been a member of the firm for eleven years, and belongs to the Native Sons. Both gentlemen are representatives of the best type of our business men, enterprising and progressive, and occupy an enviable position in the esteem of their business associates and the general community.

ST. HELENA SANITARIUM HEALTH FOOD CO.

Among the famous health resorts of California, none are better known than the celebrated St. Helena Sanitarium at St. Helena, which for picturesque beauty, fine climate, and bracing atmosphere, is unsurpassed even in our beautiful state, and the Sanitarium proper is considered one of the best in the United States as regards up-to-date appointments and excellence of management. This excellent institution, owing to repeated demands of our citizens, has recently established a branch in our city and now occupies the second floor of 1436 Market street; having secured a lease on this property, they will add four additional floors to the already handsome building which will be completed in the renaissance style of architecture, according to plans designed especially for the sanitarium, and in the construction of which will be found the application of the latest and most modern improvements and sanitary perfections. It will be fitted out regardless of expense and in the most elegant style; the finest Carrera marble and choicest woods will be used in the interior finish. It will be provided with elevators, dormitories, parlors, reading-rooms, private apartments, and fine toilet and bath rooms, electric bells and lights, in fact with all the appurtenances of a first-class sanitarium. The sanitarium is under the management of Dr. T. B. Moran, well known in scientific and medical circles, and he is assisted by an able corps of physicians, trained nurses and attendants. For the convenience of patients, an elaborate restaurant has been established by the sanitarium on the lower floor, where choice cereal products and hygienic vegetable foods are served in great variety and prepared by the best culinary skill. Besides the fine restaurant there is a health food department connected with this valuable enterprise which is daily receiving new favors under the able management of the superintendent of this branch, Mr. H. H. Haynes. The vegetarian theory is daily adding new converts to its ranks, as is attested by the large business of the health food department, which does both a wholesale and retail business, supplying the retail grocers and restaurants in this and adjoining cities. Free

samples of the health food can be had on application at the Health Food Department and Restaurant, No. 1422 Market, which location will be retained for the next two months, previous to removal to new quarters at 1436, where all three branches will be combined. They will occupy 50,000 square feet of floor space and employ some fifty persons in all.

CALIFORNIA COLLEGE OF OSTEOPATHY.

Long before the time the wise men came from the East to worship the infant Messiah, tradition had taught us that only from this source could the rich lore of wisdom be derived. History has furnished many examples that tend to overthrow this belief, and yet so strong has been and is its hold upon the people, that any new theory which hails from the "land of the setting sun" has to fight its way against greater odds than if it had its inception and development in the Orient, or in the Eastern States of our great commonwealth; yet it is the natural logic of events to have many of our strong and courageous men given us by the West. The same spirit which led our ancestors to break away from the paths worn by centuries of travel, and amid hardships unknown at the present day, venture into a wilderness and by their perseverance and daring bring it to a state of civilization, will, when handed down to their children, produce a hardy generation, one which will dare to break away from the beaten track of thought and action, and, if need be, become the leaders of great reforms. To such a generation belongs the founder of the great science osteopathy, Dr. A. T. Still, whose history is inextricably connected with its development. Dr. Still was eminently fitted by nature and experience as an explorer. He was not long engaged in the practice of medicine before he discovered the results he obtained were unsatisfactory, and his faith in drugs as a remedial agency began to wane; at last he abandoned materia medica altogether and boldly asserted that disease could be cured without the use of any drug whatsoever. Finally, in 1874, in Baldwin, Kansas, he founded the science of treating without medicine. He reached this discovery by reasoning "that a natural flow of blood is health, and disease is the effect of local or general disturb-

ance of blood; that to excite the nerves causes the muscles to contract and compress the venous flow of blood to the heart; and the bones should be used as levers to relieve the pressure on nerves, veins, and arteries." To make it more plain the doctor reasoned that man was a machine, and unless interfered with in some way would run from the cradle to the grave without ache or pain. Just how to remove the obstructions in the way of health is a question which the doctor as well as all osteopaths now practicing, are studying. The parent school of osteopathy is located at Kirksville, Mo., although other well-equipped schools have been established which are sending out thoroughly educated osteopaths. The California College of osteopathy was founded in this city in May, 1898, and occupies the entire three-story frame building at 603 Sutter street. The science of osteopathy is here thoroughly taught, together with such other branches as are necessary to prepare students for practice. The course is of twenty months' duration, and none but good work will be accepted, and no person will be given a diploma who has not proved himself thoroughly competent. The faculty of the college are Joseph A. Parker, D. O., president; W. P. Burke, M. D., vice-president; and Alden H. Potter, D. O., secretary and treasurer, assisted by Dr. C. R. Burrows, Miss Rose Zellerbach, Prof. J. L. Ohlwin and Prof. B. F. Richards. Extensive paraphernalia in the way of skeletons, charts, models, and manikins are especially provided to carry out the work of the institute. As this school gives more attention to anatomy and physiology than any other, these preparations are very desirable and the students of the San Francisco institute are to be congratulated upon having such complete apparatus. Minor surgery and obstetrics will be given special attention, these departments being in the hands of skillful professors. If the history of the past be any prophecy of the future the California College of Osteopathy is destined to be a factor in building up the health and happiness of many homes, not only by the work of the physicians in charge themselves, but by an ever-widening influence in sending out to heal the lame, the halt, and the blind, those competent osteopaths whom they grant diplomas to.

J. S. GODEAU.

From the time Cain slew his brother, through the days of the Roman Empire, when Caesar fell upon the altar of his own ambition, to the present closing days of the nineteenth century, the "Destroying Angel" has been abroad throughout the land. He has slain the "first born" and the younger, the rich and the poor, given rest to the pain-racked and weary invalid, in whom Hope's spark was nigh extinguished, and stricken in the prime of life the strong man, the king on his throne, and the pauper in his hut, with the impartiality and omnipotence of that destiny which sways the universe. As every condition influences every other, so does man's mortality have its bearing on the ways of man. It changes his laws, affects his customs, and creates important industries. In the latter category the funeral director's profession is the highest and most important. He administers the last rites of human sympathy and respect to the earthly remains of those whose spirit has winged its way into the great unknown, and he is brought into contact with the first shock of bereavement, when the spirit is bruised and torn with emotion, supremely sensitive to the slightest jar, and on his delicacy and tact in conducting that greatest of human trials, the burial of a loved one, his finer sensibilities and refinement are subjected to a severe test. San Francisco, like all large cities, has many undertakers, but comparatively few who fill the highest requirements of this important calling, for such men are rare. Among those, however, who are qualified by nature, training, and experience for this profession in every sense of the term is J. S. Godeau, successor to A. Massey, and proprietor of the oldest, largest, and best equipped undertaking house west of the Rocky Mountains. Established in the pioneer days of '49, and acquired twelve years ago by its present proprietor, this business has ever enjoyed the highest reputation, and has gradually increased its facilities until it stands today as the highest representative in its line. The premises now occupied at 305 Montgomery avenue consist of a handsome and commodious two-story building, situated in one of the most eligible quarters of this city, and designed with special reference

to this trade. On the first floor are several elegantly appointed parlors, a large and completely equipped morgue, and a magnificent chapel. The second floor is devoted to the manufacture of caskets, cases, and funeral goods, and shows a vast stock of coffins in their various stages of construction, from the rough superstructure to the magnificently finished and upholstered casket. Mr. Godeau manufactures caskets in every grade of material and finish, from the plain, redwood variety to the most costly mahogany caskets, employing the best cabinet-makers obtainable, and carrying the largest private stock in the West. He has also a comprehensive line of fine funeral hardware, and general undertakers' supplies, all of the highest grade. Everything about the establishment has an air of prosperity, and every requisite for the funeral service, from that of the great state function to the more humble burial, is at hand. In the rear of this building is a spacious and well regulated stable, which accommodates twelve thoroughbreds, whose well-groomed appearance bespeak the best of care and treatment. Here are also found the magnificent funeral vans, hearses, and undertakers' vehicles used by the concern which latter, unlike those usually used, are more like the fine modern ambulances used by hospitals. Among the hearses, six in number, and all richly carved, including a beautiful white hearse for the burial of children, is one over half a century old, which will be run in the United States jubilee pageant of 1900. This hearse is one of the finest ever constructed, being a product of the celebrated Rochester (N. Y.) firm of Cunningham & Sons, by whom it was built as a special order at a cost of two thousand dollars. Mr. Godeau has conducted almost every great funeral in this city in recent years, and has presided at the burial of many distinguished persons. He is a gentleman of rare culture and refinement, and in appearance bears a close resemblance to the late Roscoe Conkling, the distinguished jurist, whom Rufus Choate, in a brilliant rhetorical sally, once compared to Shakespeare's "King of Denmark," "with Hyperion curls and the brow of Jove himself." Mr. Godeau is a native of California, and very prominent in our fraternal circles, holding membership in almost every leading society here.

L. FOARD.

San Francisco's shipping interests are of a very extensive nature, and have an intimate connection with many of our important lines of trade, which indirectly they have been largely instrumental in building up. Among those most intimately connected with our marine interests is L. Foard, ship chandler and dealer in naval stores, at 9-11 Market street, and 3-11 Steuart street. Mr. Foard has been an acknowledged leader in this sphere of usefulness for many years, establishing in 1873. His establishment occupies the lower floor of a two-story building, and is stocked with every form of marine equipment and supplies, from a needle to an anchor, and everything handled is of the best grade which the market affords. Mr. Foard carries on a large business, and is very popularly known to the trade as an upright and reliable dealer. The house has secured the sole agency for the United States of Julian's wonderful composition paint, the discovery of an eminent French chemist, which is used in painting the bottoms of vessels, and effectually prevents the accumulation thereon of barnacles, sea weeds, or sea growths of any kind. This preparation is of incalculable value to ship-owners, as it reduces repairing expenses to a minimum and obviates the dangers and inconvenience arising from foul bottoms. A number of other valuable preparations of a similar character are also handled. He was born in Schleswig-Holstein sixty-one years ago, and is a veteran business man, whose experience enables him to anticipate the best needs of his patrons and meet them to their entire satisfaction. His son and partner, Mr. C. Foard, is a native-born Californian, and a well-known member of the N. S. G. W. Both are liberally public-spirited and occupy a foremost place in the public esteem.

"POODLE DOG" RESTAURANT.

San Francisco, which has long been noted for its great commercial and industrial institutions, its magnificent public hostelryes and establishments for the entertainment and refreshment of one and all who chance within its hospitable confines, achieved during the preceding year a most remarkable distinction in adding to its many metropolitan advantages the establishment of the most magnificent restaurant on the coast in the shape of the new "Poodle Dog" restaurant at the corner of Eddy and Mason streets. The "Poodle Dog," though famous to the votaries of Epicurus since early days, has previously occupied humble quarters, and it was not until the completion and occupancy of its magnificent new building on December 17, 1898, that it burst forth into its full glory and presented to the world an establishment which equals those of New York and the most famous hostelryes of Paris and London. The "Poodle Dog" restaurant has its home in a beautifully designed and richly ornamented six-story, fire-proof, pressed brick and terra-cotta building, which represents the work of Wm. Mooser & Son, the San Francisco architects. It is of Italian renaissance style, and, while its exterior is rarely beautiful, the lavish elegance and royal magnificence of its interior makes the former pale into comparative insignificance, and remind one of the fabled grandeur of the Trianon in the days of Louis le Grand. The second is devoted to private dining rooms, and the sixth floor to a large banquet hall, in connection with which is another large kitchen, while the third, fourth, and fifth floors are divided into suites of rooms. The whole premises are regally furnished and truly magnificent in the smallest detail by the lavish expenditure of unlimited means. The cuisine and service of the "Poodle Dog," which have made it the scene of manifold gastronomic triumphs for many years, are enhanced by every facility here, and nowhere does the bon vivant or epicure find more full and complete satisfaction than within the handsome portals of this famous hostelry. The management of the "Poodle Dog," with Messrs. Blanco and Brun as proprietors, was for over seven years previous to its removal to the present quarters, located at Grant avenue and Bush streets.



HOTEL RICHELIEU.

San Francisco has many commodious and good hotels. There is one, however, which has stood every test and met every requirement, and whose management grows in popularity and its patronage increases as the years go by. We refer to the Hotel Richelieu, situated at 1016 Van Ness avenue. This hotel was built and opened eight years ago by its present proprietor, Mr. L. A. Levy. The building is of frame, four stories high, very artistically ornamented, and is entered through a beautiful doorway from which stairs lead into a large and handsomely furnished reception room. The hotel contains fifty-five suites of from two to three rooms each, each suite containing a commodious bath, and is provided with electric light, call and return bells, and all the latest and most approved inventions conducive to the comfort and convenience of guests. The hotel is run on the American plan, and the table is under the management of an able and experienced chef. Mr. L. A. Levy has long been a resident of this city, is a man of great business ability, attractive personality, and prominent among those who promote our commercial interests and welfare as a city.

E. DRYSELIUS & CO.

No western city has a more distinctive business character than has the busy city of San Francisco. Her business men are able, progressive, and public-spirited, and aim to advance the city's best interest in every legitimate way. Among these we would mention the firm of Dryselius & Co. This concern was established five years ago, and its offices and business sales-depot occupy stall No. 93, California Market, requiring the services of six men and two wagons. Its business is exclusively confined to this city and vicinity, and it deals in all kinds, varieties and descriptions of fish and oysters. Mr. E. Dryselius, the sole proprietor, was born in Sweden, but has been in California for the past fifteen years. He is a prominent Mason and also a member of the Odd Fellows. Mr. Dryselius is an enterprising, progressive business man, standing high in the esteem of his patrons and his business conferees.

GEORGE D. GRAHAM.

One of those manufacturing concerns which add in a large and important degree to the go-ahead of San Francisco as a commercial and productive center is the firm of George D. Graham, printing inks and printers' rollers. This concern was established ten years ago, and its offices and manufactory occupy the first floor and basement of Nos. 527 and 529 Commercial street, covering an area of fifteen hundred square feet. The motive power used in the works is electricity. The trade covers the entire section west of the Rockies, and they manufacture every kind and quality of printers' and lithographers' inks, superior printers' rollers, and a high grade of roller composition, and carry a complete line of lithographers' materials. The firm is also agent for the Chas. Enu Johnson Co. of Philadelphia. Mr. Geo. D. Graham was born in this city and is thirty years old. He is a member of Stanford Parlor, N. S. G. W., and is a prominent Mason and Knight Templar; also member of Manufacturers and Producers Association of California, and is a wide-awake, progressive business man.

CITY OF BERLIN.

Few, if any, of the great interests contributing to San Francisco's prominence as a commercial center are more important than the meat trade, and a number of enterprising business men have come to the front in the line indicated during recent years, prominent among whom is W. C. Oesting, proprietor of the "City of Berlin." This concern was established twenty-eight years ago and its business headquarters occupy stalls 88 to 91 California Market. Its trade is city and country, and it imports, wholesales, and deals in fancy smoked meats, and European delicacies; also olives, pickles, catsup, oils, and a general staple line of fancy groceries and condiments. Mr. W. C. Oesting is a native of Massachusetts, forty-seven years old, and has lived in California for forty-three years. He is a member of the Elittract and is an enterprising and progressive business man, popular with his patrons and business associates.

JOHN HAYDEN.

This concern was founded thirty years ago, and has been in its present location for the past twenty years. The offices and market occupy the lower floor of the two-story frame building at 525 Seventh street, covering an area of three thousand square feet, requiring the services of twenty men and five wagons. It also has a branch establishment at 120 Ninth street. The trade of the house, which is of both a wholesale and retail character, is principally confined to this city and its immediate vicinity. It deals in choice fresh and cured meats of all kinds, dried and salted meats, sausages, etc., and makes a specialty of sugar cured hams and bacon and pure leaf lard. Mr. John Hayden is a native of Ireland, is fifty years old, and has been in California many years, at one time being the city and county meat inspector. He is a wide-awake, progressive business man, enterprising and public spirited, thoroughly in touch with the demands of the trade, and stands high in the esteem and confidence of his business associates.



CITY HALL.

HOTEL BALTIMORE.

San Francisco has many commodious and good hotels. There is one, however, which has stood every test and met every requirement, and whose management grows in popularity, and its patronage increases year after year. We refer to the Hotel Baltimore. This hotel is five stories high and was constructed five years ago. Its lower story, which contains a very handsome entrance is composed of terra cotta in handsome designs, the upper stories of pressed brick. It covers a space of eight thousand square feet and requires the services of thirty employees. This hotel contains one hundred and twenty-five rooms, most of which are en suite, which are supplied with hot and cold running water, electric light and electric bells with return calls, also hot and cold salt water baths direct from the ocean, the only hotel in the city supplied that way; and fire escapes being attached to the building, and all the very latest and most approved appliances for the comfort and convenience of guests being provided. In short, the Hotel Baltimore is an ideal house for the business man, the tourist, or the permanent resident. It is second to none in the city in point of service and is conducted on the very highest lines. Mr. Wm. Chamberlin, the proprietor, has been a resident of this city for the past thirty-five years.

MULLER & KOENIG.

Few cities in world have advanced with such rapidity as San Francisco, due not only to her splendid geographical location and superior transportation facilities, but also to the unremitting industry and enterprise of her citizens in all walks of life. One of the most important of these is the pork-packing line, among which we would mention the firm of Muller & Koenig. This well-known and time-honored house was established thirty years ago, and occupies stalls 15 and 16, California Market, its packing-house being located on Harrison street, near Eleventh. The firm does a general retail and wholesale business, and in reputation stands second to none in the length and breadth of the city. Messrs. Frank Muller and G. Koenig, like so many of our most valuable, useful and successful citizens, was born in Germany, and have been in California since 1860. They are enterprising and progressive business men, fully in touch with the demands of the trade, and stand high in the esteem of their business associates.

HARRY E. CORBETT & CO.

One of the best known institutions of the kind, and one which has ever maintained a policy of the strictest equity in its operations, large and small, is Harry E. Corbett & Co., at 30 Ellis street. This business was founded in 1887 by Harry E. Corbett, who has since become famous as the brother of Jim Corbett. The establishment occupies the lower floor of a handsome four-story building, and is equipped with every facility for receiving rapid and accurate returns, by means of direct wires from all principal sporting events on which pools are sold. During the great pugilistic contests and racing events of the past twelve years this place has been the scene of some of the heaviest betting west of New York, and never has there come a complaint, even from the proverbial "kicker," that the most liberal and honorable treatment was not accorded to one and all, who invoked its services. Mr. Corbett, like his illustrious brother, is a California boy, thirty-eight years of age.

THE PACIFIC WINE AND LIQUOR CO.

This company was established three years ago and incorporated in July, 1896. Its offices and salesrooms occupy the lower floor and basement of the three-story frame building at 156 Second street, and its trade covers the entire Pacific Coast. The business of the company is that of importing and wholesaling wines and liquors. It is agent for the H. J. Pepper Sour Mash, Old McBrayer Sour Mash, and Goldfinch Rye and Bourbon Whiskies—also for the Victoria Mineral Water Co. of Germany. The company always keeps sixty barrels in stock and from ten to fifteen in bond to age. The members of the company are S. Glaser, president and manager, and Charles Werthelmer, secretary. Mr. Glaser, like so many of our most valuable, useful and successful citizens, was born in Germany and is forty-eight years old. Mr. Werthelmer was also born in Germany. Both gentlemen have been many years in San Francisco, are alert, wide-awake, business men, high in the esteem of the business community.

SUTTER STREET HAMMAM TURKISH AND RUSSIAN BATHS.

There is nothing which contributes so much to the general health as bathing, and especially the Turkish and Russian baths, which, by opening the pores and refreshing the skin, are valuable as a sanitary measure. The Sutter Street Hammam Baths, at 415 Sutter, are among the largest and finest here, and command a very large patronage. These baths were opened in 1893, and occupy all of a three-story frame building of unique and handsome Moorish



architecture. This is fitted up in different departments for Turkish, Russian, needle, electric, vapor, and plunge baths, an efficient corps of attendants seeing to every comfort and convenience of patrons. Special apartments are provided for ladies, and the house kept open day and night, beds being provided for those who wish to spend the night, and a competent sur-

geon chiropodist is always in attendance. Messrs. A. O. Lindstrom and Al Johnson are the proprietors. The former is a native of Stockholm, Sweden, aged thirty-seven, and took the degree of medical gymnast at the Central Gymnastic College of his native city. He is a prominent member of the San Francisco Club. His partner, Mr. Johnson, also of Swedish birth, has been connected with this institution since 1897, being formerly connected with the Gilroy Hot Springs and other baths for many years. He is influentially and actively connected with the K. of P. and I. O. O. F.

I. S. VAN WINKLE & CO.

Never in the eventful history of San Francisco have our general commercial and industrial interests been upon a sounder or more substantial basis, and never before has this city afforded so many and palpable evidences of being in all important and essential points the real and true business center and metropolis of the great Pacific coast. Both our manufactories and our commerce are being rapidly extended and augmented, and the ratio of increase and progress, in all directions, is as gratifying to our own citizenship as it is a source of envy and malediction to rival communities, which would fain arrogate to themselves all the elements of successful enterprise. One of our most progressive and time-honored institutions is that of I. S. Van Winkle & Co. This house was established in 1849, and the offices and salesrooms are located in commodious quarters at 413-415 Market Street. The firm are importers and dealers in iron, steel, coal, wagon material, mining and mill supplies.

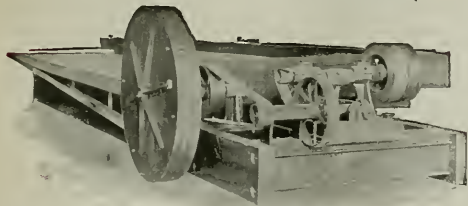
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