

Terms of membership: Life Members, \$100; annual members, \$30. *Officers.*—J. P. Hoge, President; J. W. Winnans, Treasurer; Albert Hart, Librarian; J. DeWitt, Assistant.

Fire Department.

The new paid Fire Department has been in operation since December 3d, 1867, and has fully met the expectations of those under whose direction its management is placed. On page 796 of this volume will be found the law organizing the Department; and on page 855 is a description in detail, in which will be found a mass of information concerning the different companies, useful to its members and interesting to every citizen.

Banking Institutions.

The last report of the Savings and Loan Societies of San Francisco, for the six months ending December 31st, 1870, presents the following figures, together with the aggregate of their operations since January, 1866:

NAME.	Dep'ts	Deposits.	Earnings	Res. F'd
Far. & Mech. B. S.	364	\$ 288,924	\$ 23,343	\$ 11,000
French S. & L.....	5,000	4,476,721	250,184	76,246
German S. & L.....	2,701	1,585,365	91,910	69,297
Hibernia S. & L.....	14,391	11,191,181	624,262	440,578
Humboldt S. & L.....	346	253,293	11,563	40,000
Masonic S. & L.....	412	159,869	7,934	13,273
Odd Fellows' S. B..	2,771	2,326,429	122,862	11,143
Red Men's S. B.....		42,866		
S. F. Savings Union	4,962	3,500,196	202,783	119,756
Savings & Loan.....	5,915	7,464,706	438,031	270,758
Totals	\$36,862	\$31,289,550	\$1,772,872	\$1,058,036
Report July, 1869..	31,974	24,773,078	1,409,654	822,816
Report Jan., 1869..	29,893	23,372,508	1,134,087	735,887
Report July, 1868..	26,065	19,678,364	955,656	551,988
Report Jan., 1868..		16,833,259	843,917	485,700
Report July, 1867..		13,833,259	694,311	470,079
Report Jan., 1867..		10,358,888	564,470	328,919
Report July, 1866..		8,760,164	493,791	252,918
Report Jan., 1866..		7,005,061	306,061	236,596

The above returns show a most satisfactory condition of affairs, and reflect great credit upon the officers intrusted with the management of this most important department of our home finances. The total amount on deposit is \$31,289,550, which, if divided among 36,862 depositors, will average to each, \$848—a large increase over that of the year preceding.

The dividends declared by these institutions, for the above period, vary from nine to twelve per cent. per annum. The Hibernia, Savings and Loan, and Savings Union, each paid ten per cent.

A new association, the Security Savings Bank, with a capital of \$300,000, has just been organized, with a number of leading capitalists as directors.

"If the deposits at our Savings Banks indicate anything, they exhibit a prosperous condition of the industrial classes of the city. There is no city in the United States, and certainly not outside of this State, that can show so large a line of deposits in proportion to the number of banks, or so high an average to the credit of the depositor, while it is unquestionably true that no where else are depositors so well paid for their money as here."

In addition to the amount accumulated by the savings societies, there is a commercial banking capital in this city, estimated at from \$12,000,000 to \$15,000,000, which is in demand for commercial, manufacturing, and mining purposes. The number of banking establishments in the city is thirty, of which eight are banks, twelve private banking houses, and ten savings and loan societies. Two

new banks, the Merchants' Exchange and the San Francisco Gold Bank, each with a capital of \$1,000,000, have been established during the past year.

Insurance Companies.

There are eight local insurance companies devoted to fire and Marine risks, one of which the Merchants Mutual Marine attends to Marine business only. The aggregate paid up capital is \$4,153,600, assets \$2,203,113, total \$6,356,713. The amount of dividends paid for the year 1870 was \$534,927, against \$446,344 for the year 1869. In addition to the home companies, there are sixteen Eastern and eleven foreign companies represented in this city by agents.

There are forty-five Life Insurance Companies transacting business in California, with agencies in this city, of which only two are home institutions, the California Mutual of this city, and the Pacific Mutual of Sacramento.

Cemeteries.

There is, perhaps no feature connected with a prominent city that occupies a greater degree of interest in the estimation of strangers and visitors than its cemeteries. One of the most attractive spots to the visitor to the great American metropolis is the "City of the Dead" at Greenwood. The peaceful shades of Mount Auburn have a melancholy charm to those who make a pilgrimage to the great capital of the Bay State; and no one enters the City of Brotherly Love, without seeing the classic monuments tastefully laid out, beautifully adorned and admirably-kept grounds at Laurel Hill. Other cities, of lesser extent and fewer years, exhibit equal taste and regard for the depositories of their dead. Spring Grove at Cincinnati, Mount Hope at Rochester, the Albany Cemetery, and numerous others, are examples of taste in the selection of the location and beauty of adorning and arrangement. In all modern places selected for the repose of the departed, good taste has retained the primitive forest trees—the monarch of the groves themselves being fitting monuments "not made with hands." In point of beauty of locality, our own Laurel Hill and Calvary cemeteries, situated as they are in full view of that grandest of all monuments—the mighty ocean—are nowhere surpassed. There is a fitness and sublimity in their contiguity to the waves of the Pacific and the entrance to the Golden Gate, that never fails to impress every beholder. In the way of monuments erected to the memory of the departed by the hand of affection and regard, many may be found in the city cemeteries which are alike models of artistic elegance and pure and refined taste.

There are eight cemeteries in this city. The Mission Burial Ground, (no longer used as a place of interment) established in 1776; Laurel Hill (late Lone Mountain) in 1854; Calvary in 1860; Masonic in 1864; Odd Fellows in 1865; Nevai Sualome in 1865 and the Gibboth Olom in 1865.

Water Companies.

SPRING VALLEY WATER WORKS.

The original Spring Valley Water Company was incorporated in June, 1858, and in July, 1861, the water from Islais Creek was introduced into the city by the company.

The present organization is formed by a consolidation of the San Francisco City, and Spring Valley Water Works companies. Date of incorporation, January, 1865.

The present works receive their supply from two sources—Lobos and Pillareitos creeks. Lobos Creek

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