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object is the mutual improvement of methods and practices in underwriting. Officers—Herbert Folger, President; R. W. Osborn, Vice-President; Louis Weinmann, Secretary and Treasurer. Executive Committee—F. J. Devlin, R. W. Osborn, Whitney Palache.

ART SOCIETIES.

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ART ASSOCIATION, THE SAN FRANCISCO—Organized March 28, 1871. Incorporated July 30, 1889, as The San Francisco Art Association. Objects—The promotion of painting, sculpture, and fine arts akin thereto; the diffusion of a cultivated taste for art in the community at large, and the establishment of an academy or school of design. Membership in this society, which has now about four hundred contributing, one hundred and fifty life, and twelve honorary members, is open to all lovers of art. Regular members' meetings held on the fourth Tuesday of March, June, September and December, in the rooms of the society, Mark Hopkins Institute of Art, southeast corner California and Mason streets. Annual election of officers last Tuesday in March of each year.

Officers—Horace G. Platt, President; Edward Bosqui and L. P. Latimer, Vice-Presidents; William G. Stafford, Secretary; J. R. Martin, Assistant Secretary; J. C. Johnson, Treasurer.

The school of design connected with the Association was organized December 31, 1873. The school has one hundred and twenty-five pupils. Its affairs are managed by a committee of members of the Art Association. R. D. Yelland, Arthur F. Mathews, Amedee Joullin, John A. Stanton, Douglas Tilden and Mrs. A. B. Chittenden, instructors; J. R. Martin, Secretary.

BANKS.

SAN FRANCISCO CLEARING HOUSE.

Thomas Brown, President; H. Wadsworth, Vice-President; John D. McKee, Secretary; Charles Sleeper, Manager; J. T. Burke, Assistant Manager, 211 Sansome.

CLEARING HOUSE COMMITTEE.

Thomas Brown, Cashier Bank of California; Ign. Steinhart, Manager Anglo-Californian Bank, Ltd.; S. G. Murphy, President First National Bank of San Francisco; H. M. J. McMichael, Agent Bank of British North America; W. H. Crocker, President Crocker-Woolworth National Bank of San Francisco; H. M. J. McMichael, Secretary Clearing House Committee.

AMERICAN BANK AND TRUST COMPANY OF SAN FRANCISCO. Incorporated December 7, 1887; Mills building, corner Montgomery and Bush streets; Edwin Fretwell, President; James J. Fagan, Cashier. Capital stock, \$500,000; amount subscribed, \$426,800; amount paid in coin, \$426,800; total number of shares of stock issued, 4,268; amount paid on each share of stock, \$100. Directors—Edwin Fretwell, W. E. Marshall, David Kerr, James H. Garrett, O. D. Baldwin, James Gamble, William Rennie.

ANGLO-CALIFORNIAN BANK, Limited (San Francisco branch). Incorporated April 5, 1873; northeast corner Sansome and Pine streets; I. Steinhart and P. N. Lillenthal, Managers. Capital stock authorized, £1,200,000; amount subscribed, £600,000; amount paid in coin, £300,300; total number of shares of stock issued, 29,970, £10 ordinary; 600 £1 deferred shares; amount paid on each share of stock, £10 for ordinary, £1 for deferred. Directors—Isaac Sellman, C. H. Lushington, J. S. Montelloro, Hon. H. H. Fowler and I. Simon.

BANK OF BRITISH COLUMBIA (San Francisco Branch). Incorporated by royal charter, 1862; southeast corner Bush and Sansome streets; W. Powell, Manager; Capital, \$3,000,000.

BANK OF BRITISH NORTH AMERICA. Incorporated by royal charter, 1840; 124 Sansome street; H. M. J. McMichael, agent; J. R. Ambrose, agent. Capital stock, \$4,866,500; amount subscribed, \$4,866,500; amount paid in coin, \$4,866,500; total number of

shares of stock issued, 20,000; the amount paid on each share of stock, \$243.33. Directors—J. H. Brodrie, J. J. Cater, G. Farrer, H. R. Farrer, R. H. Glyn, E. A. Hoare, H. J. B. Kendall, J. J. Kingsford, F. Lubbock, G. D. Whatman.

BANK OF CALIFORNIA. Incorporated June, 1864; northwest corner California and Sansome streets; William Alvord, President; Thomas Brown, Cashier. Capital stock, \$3,000,000; amount subscribed, \$3,000,000; amount paid in coin, \$3,000,000; total number of shares of stock issued, 30,000; amount paid on each share of stock, \$100. Directors—William Alvord, J. M. Allen, Antoine Borel, Adam Grant, William Babcock, H. H. Hewlett, M. Lewis, George Whittell, Charles R. Bishop, Edward W. Hopkins, Jacob Stern.

BANK OF COMMERCE. Incorporated May 24, 1895; southeast corner Market and Fourth (Flood building); H. F. Emeric, President; C. S. Benedict, Vice-President; Wm. C. Murdoch, Cashier; Capital stock, \$250,000. Directors—Wendell Easton, Thomas W. Wells, H. F. Emeric, C. S. Benedict, Wm. C. Murdoch, A. H. Vall.

CALIFORNIA MORTGAGE AND SAVINGS BANK. Incorporated October 4, 1890; 524 Montgomery street; Ernst A. Denicke, President; H. Brunner, Cashier. Capital, paid up, \$250,000. Directors—Ernst A. Denicke, F. Kronenberg, J. C. Rued, A. Sbarboro, Fred C. Slebe, A. Tognazzini, McD. R. Venable, Albert G. Wieland, H. Brunner.

CALIFORNIA SAFE DEPOSIT AND TRUST COMPANY. Organized April 24, 1882; corner California and Montgomery streets; J. D. Fry, President; J. Dazell Brown, Secretary and Treasurer. Capital stock, \$1,000,000; amount subscribed, \$1,000,000; amount paid in coin, \$1,000,000; total number of shares of stock issued, 10,000; amount paid on each share of stock, \$100. Directors—J. D. Fry, R. D. Fry, Jacob C. Johnson, A. D. Sharon, James Treadwell, R. B. Wallace, I. G. Wickersham, Henry Williams, Henry F. Fortmann, J. Dazell Brown.

CALIFORNIA SAVINGS AND LOAN SOCIETY (In liquidation). David Farquharson, President; Vernon Campbell, Secretary; 28 Mills building, 2d floor.

COLUMBIAN BANKING COMPANY. Incorporated March 10, 1893; Mills building, 236 Bush street; I. J. Truman, President; C. O. Perry, Cashier. Capital stock, \$1,000,000; amount subscribed, \$204,200; amount paid in coin, \$61,360; total number of shares of stock issued, 2,042; amount paid on each share of stock, \$30 on 2,037 shares, and \$50 on five shares. Directors—I. J. Truman, W. S. Miller, C. O. Perry, J. C. Currier, John Coop, N. C. Hawks, F. J. Turpin.

COLUMBUS SAVINGS AND LOAN SOCIETY. Incorporated January 18, 1893; 614 Washington street; J. F. Fugazi, President; E. C. Palmieri, Vice-President; F. N. Belgrano, Cashier; A. A. Micheletti, Assistant Cashier. Directors—J. F. Fugazi, Joseph Cuneo, Giacomo Costa, I. W. Hellman, E. C. Palmieri, George G. Caglieri, F. Arata, G. Bacigalupi, Antonio Chichizola.

COMPTOIR NATIONAL D'ESCOMPTE DE PARIS. Capital, Fcs. 100,000,000.00 (\$20,000,000.00); Reserves, Fcs. 7,707,688.95 (\$1,593,549.08). Chairman, Mr. Denormandie, late governor of the Bank of France; General Manager, Mr. Alexis Rostand; head office, 14 rue Bergere, Paris; principal branch office (Letter of Credit Department), 2 Place de l'Opera, Paris; San Francisco agency, 122 Sansome street. M. Silberstein, Acting Manager.

CROCKER-WOOLWORTH NATIONAL BANK. Organized August 31, 1886; junction Montgomery, Post and Market streets; William H. Crocker, President; G. W. Kline, Cashier. Capital stock, \$1,000,000; amount subscribed, \$1,000,000; total amount actually paid in coin by stockholders for capital stock, \$1,000,000; total number of shares of stock issued, 10,000; amount paid on each share of stock, \$100. Directors—William H. Crocker, W. E. Brown, C. F. Crocker, E. B. Pond, G. W. Kline, G. W. Scott, Henry J. Crocker.

DONOHUE-KELLY BANKING COMPANY. Incorporated March 1, 1891; northeast cor. Montgomery and Sutter streets; Adam Grant, President; J. A. Donohue, Vice-President; James A. Thompson, Cashier; Edward Donohue, Assistant Cashier. Capital stock, \$650,000; amount subscribed, \$650,000; amount paid in coin, \$650,000; total number of shares of stock issued, 6,500; amount paid on each share of stock, \$100. Directors—Adam Grant, J. A. Donohue, Eugene Kelly, N. P. Cole, Irving M. Scott, John Birmingham, George Whittell, B. F. Dunham, Edward Donohue, C. de Guigne.

FIRST NATIONAL BANK OF SAN FRANCISCO. Organized October, 1870; corner Bush and Sansome

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