

ness in California. Represented in California are nearly 400 insurers offering all classes of business, the major lines including life, disability, auto, fire, liability, health, marine, title, fidelity and security, workman's compensation, and burglary and theft. The industry, including insurance carriers, agents and brokers, employs over 21,350 persons with insured payroll of about \$85,000,000. In addition, San Francisco is the headquarters of sixteen insurance associations including such prominent ones as the Board of Fire Underwriters of the Pacific, Pacific Fire Rating Bureau and the Insurance Brokers Exchange.

California Direct Premiums Written and Losses Paid—1953 and Percent Change from 1952

Major Classes	Written	Percent Change	Losses Paid	Percent Change
Life	\$632,603,589	9.81	\$190,981,917	7.50
Automobile	273,735,471	13.46	118,950,111	4.77
Liability	240,506,397	16.80	93,282,046	10.44
Disability	251,220,441	24.98	175,216,235	24.00
Fire	148,463,009	2.32	53,656,927	11.16
Workman's compensation	162,175,605	14.83	71,947,109	7.94
Marine	1,923,649	1.86	26,883,294	-6.72
Title	28,779,005	9.07	528,224	64.81

PUBLIC BUILDINGS

First comes the group in the Civic Center, declared by the Duke of Connaught to be the finest thing of its kind in the world. The group consists: (1) City Hall, of classic design, surmounted by an immense dome, higher than the dome of the Capitol at Washington; cost, \$4,000,000. (2) Civic Auditorium, seating capacity of 12,000 in the main auditorium, with numerous small halls; cost, \$2,000,000. (3) San Francisco Public Library; cost, \$1,500,000. (4) State Building; cost, \$1,000,000. (5) War Memorial group of buildings, as a part of Civic Center; cost, \$4,000,000, consisting of Civic Opera House, American Legion halls, etc. The San Francisco Federal Building cost \$3,000,000.

The California Palace of the Legion of Honor, in Lincoln Park, overlooking the Golden Gate, is a replica of the Palace of the Legion of Honor in Paris. It was presented to the City. The structure cost \$2,000,000. Other leading public buildings are the U. S. Mint, located at Market St. and Duboce Ave., built in 1937; the Post Office Building, corner of 7th and Mission streets; and the Ferry Building, at the foot of Market St. on the waterfront, built by the State in 1896 at a cost of \$1,000,000. The Ferry Building is 659 feet long and 156 feet wide, and in addition to serving as a ferryboat terminal, contains many State offices. The Customs House and U. S. Appraiser's Building represents an expenditure of more than \$4,000,000. In Golden Gate Park are located the deYoung Memorial Museum, Academy of Sciences, Steinhart Aquarium, Museum of Anthropology, and the Morrison Planetarium. At Kearny and Washington streets is the Hall of Justice, erected in 1910 at a cost of \$1,000,000, containing police courts and the criminal department of the superior court. The Golden Gate Bridge, costing \$35,000,000, was opened to traffic in May, 1937, and the San Francisco-Oakland Bay Bridge, costing \$78,000,000, was opened to vehicular traffic Nov. 12, 1936. San Francisco East Bay Terminal (at Mission and 1st streets) is a \$2,000,000 structure opened to interurban train service Jan. 15, 1939. The \$2,730,000 Rincon Annex Post Office was opened in 1940. (See also "Social Features.")

PARKS

San Francisco is noted for its beautiful and extensive parks. There are 53 parks, with 3,360 acres, and 71 recreation units, with 280 acres. Still others are under development. In addition to the municipal parks, the several Government reservations, the largest of which is the Presidio, comprising 1,542 acres, all go toward augmenting the aggregate. The area given does not include the numerous golf courses in and about the city. More than \$15,000,000 has been expended on municipal parks since 1870. All of San Francisco's parks are "man-made." Originally only sand dunes marked the spots

where today are gardens of rare flowers, shrubs and giant trees. Even lakes, streams, waterfalls, hills, valleys and dales were developed by man, to say nothing of the miles of walks, bridle paths and boulevards traversing the parks. Golden Gate Park is one of the world's most noted playgrounds. It comprises 1,013 acres and is about three miles long and a half-mile wide, extending from Stanyan St. on the east to the Pacific Ocean on the west, and lies in the midst of San Francisco's choice residential districts. In the park are many museums and monuments, aviary, aquarium, music temple, stadium, tennis courts, baseball grounds, football grounds, trotting and packing horse track, athletic field and running track paddocks, and children's playgrounds. There are more than 25 miles of improved driveways in the park. Wild animals of many species are found here, while every bird and squirrel known to California flies or roams at will through the dense woods and shrubbery. At the western end of the park is to be seen the sloop "Gjoa," the only vessel that ever navigated the Northwest Passage. It was given to San Francisco by its owner, the late Capt. Roald Amundsen, explorer and discoverer of the South Pole. The gift was accepted by San Francisco, June 16, 1909. The ship was hauled upon the beach and is protected by a high iron fence.

SOCIAL FEATURES

Events—The cosmopolitan character of San Francisco is well portrayed by the interesting and diversified events which take place daily. The citizen or visitor will find many educational things of interest, such as lectures, concerts, readings, recitals, and special exhibits of drawing, painting, sculpture, and other works of art.

Art Galleries—Three public art galleries and several semi-public galleries offer exhibits and collections of national and international fame. The M. H. deYoung Memorial Museum, the San Francisco Museum of Art, and the California Palace of the Legion of Honor attract hundreds of thousands of visitors annually.

Library—The main Public Library is located in the Civic Center. There are 23 branches and one depository. This system has 669,753 volumes. According to the last annual report, 2,605,132 books were circulated for home reading. In addition to the public libraries, there are nearly 100 private and special libraries, including technical and institutional. There are also numerous circulating libraries.

Public Buildings—The Civic Auditorium, with a seating capacity of 9,136, contains a magnificent organ and is in use for a variety of events daily throughout the year. The Civic Opera House and the War Memorial Building provide a home for opera, the symphony orchestra, and a permanent war relics museum. San Francisco was the first city in the nation to have a civic opera house. It has a seating capacity of 3,285. The Civic Opera House and the War Memorial buildings were chosen for the meeting place of the United Nations delegates who assembled there from April 25 to June 26, 1945, to construct the charter of the organization.

Clubs—There are numerous societies, clubs, lodges and fraternal groups beside the civic, historical, military, religious, and sporting groups. San Francisco contains many foreign colonies where the daily life and social affairs familiar to their native countries have been re-established here.

Churches—San Francisco has 430 churches, representing many denominations. The congregations include people of many nationalities, such as English, German, Italian, French, Spanish, Scandinavian, Russian and Chinese.

PUBLIC HEALTH

San Francisco public health facilities include a bacteriological laboratory, a chemical laboratory, consolidated inspection services, the San Francisco Hospital, the Laguna Honda Home for aged indigents, the Hassler Health Farm for convalescent tuberculosis cases, six emergency hospitals, child welfare centers, well-baby clinics and other health control facilities scattered throughout the city.