

INGERSOLL'S PHOTOGRAPHIC GALLERY, No. 1069 Broadway, cor. Twelfth.

single entry bookkeeping as applied to all kinds of business, commercial correspondence, commercial law, banking, etc., supplemented by actual business practice in the same. The Academic Course is designed to prepare those who need elementary education in order that they may enter upon the studies of the Commercial Course with a better foundation, and with more certainty of success. It embraces the ordinary English and higher mathematical branches. The Telegraphic Course includes sound and paper operating, the setting up of instruments, management of batteries, use of switches, ground wires, etc.

The institution was founded in 1864, and since that time its patronage has steadily increased from year to year. Among its patrons are to be found a large number of the most influential men of the Coast. The college halls occupy the entire upper floor of the Red Men's Building, 320 Post Street, San Francisco. They were arranged especially for this institution, and are large, well lighted, and ventilated. For health, comfort, convenience, and quietness, the location cannot be surpassed.

CITY FINANCES.

BONDED DEBT—JANUARY 1, 1878.

Date of Laws.	When Issued.	Amount	When Payable.	Rate Interest.	Title of Bonds.	For What Purpose.
April 26, 1858.	1858	\$ 18,400	1878	7	Old Funded Debt	Old Claims.
March 19, 1868	1868	50,000	1883	10	City Hall Bonds.	B'lding City Hall
March 28, 1868	1868	16,000	1883	10	Judgment Bonds.	Carpentier Judgt
March 28, 1868	1868	15,000	1889	10	Bar Bonds.	Oakland Bar.
March 24, 1870	1870	70,000	1890	10	Funded Debt of 1870.	Old Claims
March 18, 1872	1872	50,000	1892	8	School Bonds.	School Fund.
March 27, 1872	1872	80,000	1903	8	Funded Debt of 1872.	Municip'l pur'p'es
March 30, 1874	1874	100,000	1905	8	Funded Debt of 1874.	Unfunded Debts.
March 30, 1874	1874	100,000	1905	8	School B'd Re'tn Fund.	School Fund.
March 23, 1874	1875	165,000	1885	8	Main Lake Sewer Bonds.	Main Lake Sewer
March 23, 1874	1876	8,000	1885	8	Main Lake Sewer Bonds.	Main Lake Sewer
Total		\$672,400				

Total debt, \$690,800, viz: Funded, \$672,400; annual interest thereon, \$56,628; average rate, 8.42 per cent.; bonds 1858, redeemable July 1, 1878, \$18,400; balance in the treasury January 1, 1878, \$137,592; actual debt, \$553,208.

RECEIPTS AND EXPENDITURES, 1877. — The total receipts from all sources, for the nine months ending December 31, 1877, \$438,730 (including \$83,488, balance of previous year). Expenditures, same period, \$301,138; balance in the treasury, \$137,592. Amount expended for Police Department, \$26,201; Fire Department, \$28,196; gas, \$22,134; Public Schools, \$128,956.

FIRE DEPARTMENT.

The first attempt to establish a Fire Department in the City of Oakland was made in the early part of 1853, which resulted in the organization of two engine companies—the Empire and Washington—and the Oakland Hook and Ladder Company, and the election of John Scott as Chief Engineer. Three large cisterns, which still remain in use, were soon after constructed on Broadway, between First and Fourth streets, to supply the engines with water, and the necessary apparatus was obtained to give efficiency to the operations of the Department. The apparatus then used by the Empire Company, a small New York side-stroke engine,