

Cashier. Authorized capital, \$1,000,000. Depositors December 31, 1876, 1,140. Deposits, \$1,077,747.87. Earnings for six montns, \$76,595.04. Dividends, \$49,337.45.

Union Savings Bank.

Southeast corner of Broadway and Ninth. J. West Martin, President ; H. A. Palmer, Vice-President and Treasurer. Loans Dec. 31, 1876, \$1,443,658.07. Deposits, \$1,101,940.46. Capital and reserved fund, \$516,997.49.

LIBRARIES.

Oakland Library.

Located on Fourteenth street near Washington, on City Hall square. The association has a handsome building, the ground upon which it stands being owned by the city, and no rent being charged for its occupancy by the library. Members contribute annually six dollars each to a fund, from which all expenses are paid and additional volumes placed upon the shelves. The number of members is about three hundred and fifty. This popular library contains over four thousand three hundred volumes, which are drawn out at the rate of fifteen thousand annually. Officers: J. B. McChesney, President ; C. W. Kellogg, Vice-President ; Miss M. E. Benton, Secretary ; H. P. Garthwaite, Treasurer ; Miss Ina D. Coolbrith, Librarian. Directors: E. P. Flint, J. R. Glascock, Mrs. Charles Bugbee, J. P. Moore, F. M. Campbell, George W. Armes, O. H. Burnham, W. W. Crane and L. G. Cole. The rooms are open daily from 10 A. M. to 9 P. M.

Odd Fellows' Library.

Second floor of Odd Fellows' Hall Building, corner Franklin and Eleventh streets. The present number of volumes in the library is a little over 3,200 ; several hundred volumes have recently been added to the collection. During 1876, 10,803 volumes were taken out for perusal. The library is sustained by Oakland, University and Fountain Lodges of Oakland, and Harbor Lodge, of West Oakland, each Lodge contributing fifty cents per quarter for each member of the Lodge in good standing. Officers: William D. Harwood, President ; George E. Sherman, Vice-President ; G. W. Lewis, Secretary ; W. S. Dryden, Corresponding Secretary ; George E. Bugbee, Treasurer ; P. J. Ipsen, Librarian.