

machinery for the extension of manufactures ; roads and railroads for the convenience of trade and travel ; gardens for recreation and amusement ; schools, churches and libraries for propagating education, religion and knowledge.

THE BANK OF CALIFORNIA—Corner of California and Sansom Streets, is the most elegant and costly structure on the Pacific coast. It is the only building on this side of the Continent constructed of solid cut stone. It is built in the florid Italian style, of Angel Island bluestone, a very handsome material, nearly as hard as granite, but susceptible of as fine a finish as marble. Each of the columns which form the front, of which there are forty-two, are composed of solid blocks thirteen feet in length, weighing from three to four tons each. The building consists of two stories and basement, the latter eight feet high ; the first story nineteen feet, and the second sixteen feet—the whole surmounted with an elegant stone balustrade. The roof is covered with copper. The building covers a lot sixty-eight and one-half by eighty feet. The interior is fitted up with luxurious elegance. The desks and counters are of heavily carved Spanish mahogany. The wainscoting of birdseye maple. The mantelpieces of California black marble, and all the other arrangements are of corresponding elegance. The total cost of the structure exceeding \$275,000.

THE NEW MERCANTILE LIBRARY—Is located on Bush, below Montgomery Street. This building is of brick with an elegant iron front, sixty-nine feet wide, with iron roof and girders to support the floor on each story—in order to make it fire-proof. This building will cost \$110,000. The lot on which it has been erected, cost \$50,000 additional.

THE NEW MERCHANTS' EXCHANGE—Corner California and Leidesdorff Streets, is the largest and one of the most elegant structures in the city. The front on California Street consists of basement, three stories and attic—surmounted by a clock tower. The basement is constructed of solid cut granite, which rises about six feet above the side-walk. The first story is in the pure Doric style, the second story in Ionic, and the third in highly ornamented Corinthian. The attics are in modernized-mediæval, if such a term implies the adaptation of old styles to new purposes. The whole surmounted by a heavy balustrade, divided by colossal Etruscan vases, above which rises the lofty clock tower, which has four large dials that afford the "time o'day" to the residents of a large portion of the city, the great height of the tower—one hundred and twenty feet above the sidewalk—making it a conspicuous object. Each of the stories on this point recede about ten feet, forming extensive balconies, surrounded with balustrades and vases, which impart to the building a peculiar appearance of massiveness and strength. The front on Leidesdorff Street is in the same style, but less ornamental and without recesses. All the ornamental work on the exterior is made of cast-iron. The whole being painted a pale drab, and sprinkled with Monterey sand—which gives the building the appearance of being made of stone. The interior of this magnificent structure has been fitted up to correspond with its exterior. The total cost of the building, without the lot, has been \$190,000.

THE FIREMAN'S FUND INSURANCE BUILDING—Corner of California and Sansom Streets, is an elegant iron-fronted three-story brick building, which cost \$45,000.

THE PACIFIC INSURANCE COMPANY'S BUILDING—Corner California and Leidesdorff Streets, is a four-story iron-fronted building, of elegant proportions, which cost \$80,000.

THE MERCHANTS' MUTUAL MARINE INSURANCE COMPANY'S BUILDING—On California Street, between Montgomery and Sansom, four stories, erected at a cost of \$60,000.

THE HIBERNIA SAVINGS AND LOAN SOCIETY'S BUILDING—Corner Montgomery and Market Streets ; cost, \$65,000.

Among the most important private and commercial buildings erected during the year, are Murphy, Grant & Co.'s four-story iron-fronted brick block, corner Sansom and Bush Streets, which cost \$170,000. The improvements and additions to the Lick House, on Montgomery Street ; cost, \$175,000.