

Plasterers' Protective Association.—Organized November 5th, 1861. Commenced working eight hours, August 6th, 1866. Alexander G. Murray, James Ploukett, and Edward Finnegan.

Bricklayers' Protective Association.—Organized October 5th, 1863. Commenced working eight hours, February 2d, 1867. James McGill, J. W. Morrissey, and W. Darling.

Stone Masons' Association.—Organized April 1st, 1865. Commenced working eight hours, March 1st, 1867. William McCartney, John Breslin, and Daniel Boyle.

Stone Cutters' Association.—Organized May 30th, 1863. Commenced working eight hours, May 3d, 1867. J. Ahern, Thomas Jenkins, and Peter Hopkins.

Lathers' Operative Union.—Organized in 1867. Commenced working eight hours, May 6th, 1867. James F. D. Arcy, T. J. Shields, and John Hazel.

Riggers' Union Association.—Organized December 2d, 1864. Commenced working eight hours, June 4th, 1867. James Stitt, Alexander Craigie, and Francis York.

Wood Turners' Eight-Hour League.—Organized 1867. Commenced working eight hours, June 4th, 1867. J. C. Parks and J. W. Mueller.

House Carpenters' Eight-Hour League, No. 1.—Organized January 28th, 1867. Commenced working eight hours, June 4th, 1867, and incorporated August 11th, 1868. A. M. Winn, B. C. Donelan, P. M. Whelin, M. E. Ryan, and J. W. Bones.

Sailmakers' Eight-Hour Association.—Organized May, 1852. Reorganized June 17th, 1867. Commenced working eight hours, the next day. Fred. Coyn, T. R. Houston, and S. B. Hammond.

House Painters' Association.—Organized June 10th, 1867. Commenced working eight hours, June 24th, 1867. George J. Smith, S. S. Boynton, and M. J. Donovan.

Plumbers and Gasfitters' Protective Benevolent Association.—Organized in 1864. Commenced working eight hours, July 1st, 1867. S. M. Grubb, Alexander Black, and John Sullivan.

Metal Roofers' Eight-Hour League.—Organized March 10th, 1867. Commenced working eight hours, July 10th, 1867. John Layton, E. C. McMullen, and John H. Allen.

Oakland House Carpenters' Eight-Hour League.—Organized January, 1868. Commenced working eight hours, May 1st, 1868. C. A. Perkins, F. M. Gilchrist, and J. L. Harlowe.

Oakland Bricklayers' and Plasterers' Association.—Organized March, 1868. Commenced working eight hours, same day. Bernard Radican.

Laborers' Eight-Hour League.—Organized May 12th, 1868. J. D. Connelly.

Cabinet Makers' Eight-Hour League.—James Patterson.

Journeyman Bakers' Protective Union.—Organized April, 1869. Hugh Gilmartin.

Workingman's International Association (German).—Joseph Scherer.

San José Eight-Hour League.—H. A. Crawford, A. B. Hamilton, and E. A. Van Dolsen.

Eight-Hour League of Vallejo.—R. H. Daly, B. F. Pressey, and A. E. Redstone.

Homestead Associations.

Owing to the number and general success that has attended the formation of these institutions, they may be considered one of the features of San Francisco, having been developed here on a grand scale and served as powerful auxiliaries in hastening forward the city's expansion. These associations, though inaugurated some years since, have been rapidly multiplied during the past two or three years, the list of those having their headquarters in San Francisco numbering about one hundred and fifteen, the lands of the greater portion of these being also situate near the city, though in a few instances they are at points more remote. So manifest had this plan of combining small amounts of capital for the purchase of land at wholesale prices become, that recently it has been adopted for securing not only city homes, but also tracts for horticultural, viucultural, and even farming purposes; the sites for these objects being mostly chosen in the large agricultural valleys that surround the bay, and occasionally in the more southern or interior counties. Among other existing causes tending to encourage this method of acquiring small parcels of real estate has been the large aggregations of land growing out of the former system of Spanish grants, which, being held mostly by men of wealth, could only be purchased in extensive tracts, thereby placing it beyond the reach of parties of small means. Again, while the desire of the people of San Francisco to become real estate proprietors, at least to the extent of possessing their own home, may not be stronger than elsewhere, there can be no doubt but they possess the means for gratifying this desire in an eminent degree—their individual earnings being large as compared with those realized by the masses in other large cities of the world. It is, moreover, the case that house rent has always been one of the most oppressive items of family expense in this metropolis—serving as an additional incentive for householders exerting themselves to secure a place of residence free from these continued exactions. Hence, the alacrity with which they have taken shares in the various Homestead Associations set on foot, and the general, and, in most cases, marked success that has attended these movements.

It not being our object in this place to speak specifically of the properties or operations of these institutions, we can only remark, in a general way, that they have almost always resulted in great benefit to their founders and original shareholders; no examples of decided failure having yet occurred among those undertaken in San Francisco, while the advance in the value of real estate so secured has generally been marked and rapid.

For complete list of the Homestead Associations transacting business in this city, see page 707.

Banking Institutions.

The last semi-annual report of the savings and loan societies of San Francisco, made in July last,