

the United States) have alone advanced to the third era; San Francisco has entered on the second. Old, small, cramped, and plain brick buildings, erected on our best business streets, between 1849 and 1859, have become superannuated, and are gradually being supplanted by more stately, light, roomy, and ornamental structures.

The most important building now in course of construction here is the Palace Hotel, owned by William Sharon. It will have a frontage of two hundred and seventy-five feet on Market Street (between Second and Third) by a depth and front on Montgomery Street South of three hundred and forty feet. It will be six stories high, and will cost about \$600,000. The new building to be erected on west side Montgomery, between Pine and Summer streets, will cost \$250,000, and will be known as the Nevada Block. Flood & O'Brien are the owners of the land. R. C. Johnson, the iron merchant, owns a large lot on Sutter Street, above Montgomery, on which he is about to erect a stately brick building, to cost \$150,000. The Mechanics' Institute have secured a long lease, on nominal terms, from A. B. McCreary, of a lot of land on Market, Eighth, and Mission streets, two hundred and seventy-five by five hundred and fifty in size. A new Mechanics' Fair building, to cost \$50,000 to \$70,000, will soon be erected on this land, and a fresh opportunity will thus be afforded for the display of California mechanical, artistic, agricultural, and metallurgical skill, industry, and progress. The new United States Government buildings, on the lot opposite and west of the Post-office and Custom House, are progressing slowly but satisfactorily. The Congressional appropriation for the construction of these buildings was \$408,000, of which but a comparatively small amount is yet expended. Much dissatisfaction has recently been expressed at the heavy cost of the new City Hall, and also at the unsuitable location of it on a site so far distant from the city center as that near Market Street, between Seventh and Ninth. In consequence of this dissatisfaction, the work will, for the next two years, be confined to the completion of contracts already entered into. The expenditure allowed under this legislative restriction is \$750,000. The Board of City Hall Commissioners has been abolished, and the work referred to is to be carried on under the control of the Board of Supervisors. One of the largest and finest markets in the United States is now being erected by Charles R. Peters on the two fifty-vara lots on the southeast corner of Sutter and Dupont streets. The cost will be \$75,000. This market will soon be ready for occupancy. A new and stylish frame Amphitheater was recently erected on the southeast corner of New Montgomery and Mission streets, by Mr. John Wilson, the circus manager. The obstructions to the opening of Montgomery Avenue—from Montgomery to Stockton streets at least—have now about been removed, and a large number of new buildings are immediately to be erected on the line of the new street. A new and large brick building is now being erected, by John Parrott, on the northeast corner of Sacramento and Front streets, on the lot sixty feet square. A new three-story brick building, to be divided into elegant stores, is now being erected on the northeast corner of Post and Kearny streets, on leased ground. The gore-lot, at the junction of Market, Montgomery, and Post streets (recently sold at the extreme price of \$300,000), is soon to be improved by the erection of a brick building and stores, which will cost \$100,000. The calculation of the owner is that he can rent the building for \$5,000 per month. A large, new brick building is to be erected by James W. Burnham & Co. on the lot adjoining on Market Street, on the west. The most of the block bounded by Market, Geary, Kearny, and Dupont streets is owned by one person. The property has long been under lease, and is now covered with old frame buildings. These leases will soon expire, and as first-class buildings are now a necessity on such valuable land, it is almost certain that such structures will soon be erected there. A new four-story frame and brick building, to cost \$75,000, is now being erected on the gore-lot at the junction of Market, Mason, and Turk streets. A new building, to cost \$70,000, is soon to be erected on the southeast corner of Pacific and Kearny streets. A commodious three-story brick building is now being erected upon the lot (sixty by seventy in size), northeast corner of Kearny and Sutter streets.

The above is, of course, necessarily, only a partial list of the buildings projected on our best business streets. Everywhere the old buildings of the past are being torn down to make room for costly, modern, substantial, and ornamental structures. These changes clearly indicate

ATINA INS. CO. of Hartford has a Paid-up Capital of \$3,000,000, and Cash Assets of nearly \$6,000,000. GEO. C. BOARDMAN, Manager.