

by an engine of thirty-five horse-power, situated at the top of the grade. By means of "gripping-clamps" attached to a "dummy" in front of the car, which reach the running rope through a center groove in the subway, the latter is seized or abandoned when necessary to propel or stop the car. When stopped, the car is kept stationary by a brake, which acts directly on the face of the rails; this brake is operated by the conductor when the holding clamps release their hold upon the revolving rope. When the car reaches the top of the hill, the dummy preceding it is removed, and the car continues on to the end of the road with horses attached. Both mechanically and pecuniarily this road is a satisfactory success to its managers. It is their intention before long to extend westward that portion of the line operated by the wire-rope (*via* Clay and First Avenue) to the Golden Gate Park. Ten cars and twenty-two horses are at present in use on the road, and the number of employes is thirty-three. The number of passengers carried for the eight months the road has been in operation is given at the rate of one million ninety-five thousand per annum. Five tickets are sold for twenty-five cents.

**OMNIBUS RAILROAD COMPANY.**—There are two main double-track lines owned by this company. One of them has its initial point at the junction of Fourth and Berry streets; this line runs (*via* Montgomery, Sanson, Third, and other streets) to the junction of Powell and Bay streets, a distance of three miles. The other main line starts from the corner of Montgomery and Jackson streets, and runs (*via* Montgomery, Third, Howard, and other streets) to the junction of Howard with Twenty-sixth Street, a distance of three and a half miles. By last year's returns, eighteen cars were daily run on the former (North and South Beach) road, and twelve on the latter (Howard Street and Mission Dolores) line. At that time the company owned two hundred and eighty horses, and employed, in all capacities, one hundred and twenty-five men. Conductors and drivers receive \$2.50 per day each. Five tickets are sold for twenty-five cents. Of the number of horses owned by the company twelve are daily used as "tow-horses" in the ascent of the steep grade on Jackson Street. The number of passengers carried in 1873 was about four million six hundred and seventy thousand, and the gross earnings about \$233,500.

**SUTTER STREET RAILROAD COMPANY.**—In 1872 this company had one main and three branch lines. The trunk road started from the junction of Broadway and Polk streets (*via* Polk, Sutter, and Battery) and terminated at the junction of Broadway and Davis streets, on the City Front, a distance of two and one third miles. The first branch extended from the corner of Sutter and Larkin (*via* Larkin and Ninth) to the junction of Ninth and Mission streets, a distance of seven eighths of a mile. The second branch extended from the corner of Bush and Polk streets (*via* Bush, Fillmore, and California streets and Cemetery Avenue) to Geary Street and Cemetery Avenue, a distance of one and seven eighths miles. The main line and these two branches are double-track roads. The Fort Point, Presidio, and Harbor View branch of this road forms a junction with the main line at its Polk Street terminus (corner of Broadway), and runs out to Harbor View, on the Bay shore, a distance of three miles. This is a single-track, the cars passing each other by means of sidings diverging from the main line at regular intervals. The total length of the Sutter Street Railroad (trunk line and branches) is eight and a quarter miles. In 1872 this company owned one hundred and eighty horses and nineteen cars. It then employed seventy-five men in all. Conductors and drivers are paid \$2.50 per day. Four tickets only for twenty-five cents, including transfers on all branches but the Presidio, is the rate charged. The number of passengers carried on this road in 1873, was about one million seven hundred and fifty thousand, and its gross earnings about \$113,750.

The publication of the foregoing facts may be taken as a fair index of the rapid growth of San Francisco in all directions. None but large and growing cities have so many horse-car lines, employ so many men and horses, or carry so many passengers. The value of our street-car lines can hardly be over-estimated in causing building and settlement in suburban districts, and as an aid to increase in real-estate values. If it were possible to blot out the street-car lines of the city, property in the suburbs would immediately be shorn of half its value. It is certainly within bounds to say that, in such event, a reduction of fully \$20,000,000 would

ZENNA 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.