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EASTERN BUSINESS HOUSES.

The Tribune Building, New York City. Western Business Office, "The Rookery," Chicago.

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Weather Forecast.

Northern California—Fair Friday; continued cold weather, with heavy frost; light northerly winds.

THE INDETERMINATE SYSTEM.

The Los Angeles "Express," as quoted and approved by the Santa Rosa "Press-Democrat," has erroneous ideas concerning the Illinois indeterminate sentence law. They say that while it has manifestly some advantages the main feature suggests judicial unfairness, or cowardice.

Let us see about that. Penological improvements, such as are aimed at in the law referred to, are the result of human experience. They are not mere theories and vague experiments. Under the Illinois law Spalding, the Chicago bank president, convicted of embezzlement, was sentenced to service in the State prison at hard labor for one year, and under the indeterminate sentence Act.

That Act provides for each of the several grades of offenses a maximum penalty, with a minimum of one year. The criminal is thus ordered to be incarcerated for at least one year, and possibly for ten, fifteen, twenty or thirty years. His conduct in prison, the evidences of reform that may develop in his demeanor, etc., determine whether he shall be kept for the full limit of the law, or be discharged or paroled by the Prison Commission earlier.

Where this law does not apply, the extent of the penalty is dependent upon the discretion of the Judge of the trial court. It must be evident that under the latter system there can be no uniformity of punishment, and that there must be a great deal of injustice. In this State we know of instances where for comparative mild offenses convicted prisoners have been sentenced to, say, ten or fifteen years in prison by one Judge, whereas in another court convicted prisoners whose offending in the same order of crime was gross, malicious and aggravated, received but two or three years.

There was one case we recall, where a mere boy was sent up from Alameda for a long term, while a criminal for precisely a similar offense, a hardened offender and desperate fellow, was sentenced for but a year or two. The inequalities of sentence are almost as numerous as there are prisoners. Not infrequently, it may be concluded, the severity or mildness of an applied penalty depends upon the condition of the digestive organs of the court at the particular moment of pronouncing sentence.

However, the indeterminate sentence law, which is no new thing, proceeds upon the belief founded upon long observation and study of the lives of criminals in and out of prison, that it is better for society, for the State and for the criminal to make the term of imprisonment largely dependent upon the conduct of the condemned. In case of indeterminate sentences there is incentive to submit to discipline; to gain such credits as will shorten the term to the very minimum; to refuse to break out of prison, because such offending invariably visits the full term upon the offender—indeed, such forfeiture of privilege is specified in the Act.

The law thus holds out to prisoners strong inducement to be obedient, industrious and submissive to discipline. It puts a man's case largely into his own hands.

Our contemporaries indicate that in the Chicago banker's case the court, instead of giving the culprit the full limit of the law, evaded responsibility by sentencing the man under the indeterminate system. Therein they are in error. Generally where the indeterminate system is in the statute books, the maximum penalty is much greater than in the laws under which the Judge exercises his discretion. Thus, if for embezzlement the law prescribes that an offender may be sentenced to serve not less than one, nor more than ten years, the indeterminate Act will be found to place the maximum as high as twenty years.

That is our knowledge of all the indeterminate Acts we have examined, that the maximum is very much higher than in cases where the indeterminate system does not obtain, and for obvious reasons. It is to hang over the prisoner as a threat of severe punishment and as an incentive to good conduct. The system is thus rather a reversal of than concurrence in the credit system. Under the latter the convict may reduce his definite term of servitude, and no matter how refractory and ill-behaved, he cannot be punished beyond the term specified by the trial Judge. In the other case his winning of credits is not predetermined, but his bad conduct is written all over with the extreme penalty.

We understand that wherever the indeterminate system has been adopted it has proved its worth. We have heard of no instance in which it has been charged, as in this case by our contemporaries, that sentence under the indeterminate law was evidence of judicial cowardice or unfairness by the court.

When the San Francisco "Call" says, as it does, that it is "impossible to find a single advocate of Hawaiian annexation in Sacramento in any circle," it gives alleged information that causes well informed people in Sacramento to smile so broadly as to be heard in "any circle." The "Call" should overhaul its news reports from this section if the case referred to is a fair sample. The truth is that this community is more largely for annexation than against it. No census of public opinion would result otherwise. It is rather odd, to put it mildly, that the "Call," which claims to be an exponent of public opinion, should have overlooked so material a fact and bit of news as this, namely: At the late meeting of the Chamber of Commerce of Sacramento, December 2d, held to nominate officers for the new year to be voted upon at the annual meeting in January, there was a very large attendance, a most representative attendance, for at the time there was a special call to the chamber to consider ways and means to victory in the Folsom road election, then close at hand. At that time one member brought up the question of Hawaiian annexation and wished the chamber membership to pronounce against it then or very soon and forward the protest to Washington. But one other member developed anti-annexation predilections, and even he voted that the subject should not be considered. The proposition to table the matter was carried unanimously, and the emphatic annexation spirit developed in the debate preceding the vote would have made the "Call's" source of information pale with chagrin; it evidently did paralyze capacity on the part of the "Call" to gather in the news of the meeting. It was dead silent about it and has been ever since.

The Portland "Oregonian" announces the arrival in Whatcom County of eleven families and thirty single men as the advance guard of the "Brotherhood of the Co-operative Commonwealth of America." These people are to make an attempt at successful community building in a new spot, on a new basis, and according to the new ethics of their socialistic creed, because they have failed under other conditions to get on in the world satisfactorily to themselves. No one will wish them ill. That they may have entire success and achieve ideal happiness, must be the sincere hope of everybody who has regard for his fellow-men. But such experiments have often been tried, and as often they have failed. Certainly, they have succeeded on no plan more extensive than the bounds of a considerable family. Bronson Alcott, a man of great intellect, but impracticable in his ideas of social reform, tried an experiment similar to that about to be attempted in the north, but it went the way of all such radical departures from human nature. We shall expect from this latest socialistic trial the usual outcome, while sincerely hoping that whatever in the scheme is good will meet with success; for the truth is all that is desirable in this world.

The Japanese Government has sent instructions to its Ministers abroad, to ascertain first whether German seizure of Chinese territory was according to private agreement between Germany, France and Russia; stupid Japan. Secondly, whether Germany intends to permanently occupy Chinese territory; obtuse Japan. Thirdly, whether Germany will not soon withdraw her troops; absurd Japan. Fourth, what is the principal object of Germany in seizing Chinese territory? Ridiculous Japan. Lastly, what is the attitude of Great Britain in this matter of the seizure? Cunning Japan. Seriously, the Japanese questions appear ridiculous, but really are adroit, and may occasion no end of trouble.

If the story is true, and it comes from a State official who says he saw the goods and heard the yarn in London, that English packers secure French turnips, treat them, doctor them, and can and label the result as California Bartlett pears, then some authority in this corner of the earth ought to do some very loud shouting, and somebody in authority should take steps to expose throughout Europe the dishonor of California's fruit products abroad.

The demand for American dried fruits, especially for California goods of that order, is greatly increasing in Europe and promises to be a stable demand. So much for that Hamburg exhibit. If the State Board of Trade had done nothing else in all its long and useful career, that one success entitles it to the gratitude of the people.

It is a dull day, a non-sensational whirl of the sun, when San Francisco does not turn out a horrible murder, a shocking case of suicide, a notable embezzlement, a racy scandal in society, or an assault by the yellow press upon some one who declines to trim his sails to the breezes of sensational newspaperdom.

Wanted—A Man.

Cholly—I say, Miss Ethel, why, aw—are you always aw—giving kisses to your aw—little brother?

Miss Ethel—Oh, I guess it's because there is no man around to take them.—Chicago News.

VOICE OF THE PRESS.

EXTRACTS FROM EDITORIAL EXPRESSION.

State and Coast Opinions on Subjects of Living News Interest.

Redlands Citrograph: From present appearances there will be six State tickets in the field next year. The ticket casting the most votes will be the Republican. The Democratic will come next. Then comes the Populist, the Socialist, the Silver Republican and the Prohibitionist in the order named. If there is a fusion of the Democrats, Free Silver Republicans, Populists and Socialists, the fusion stands to win, but there will be nothing left after the election but Democrats.

HOW IT WORKS.

Contra Costa News: Those people who were disappointed at the destruction of the reciprocity arrangements under the Wilson Act will be gratified to know that the Dingley law is likely to operate in this line in a wider and more complete way than did the McKinley law, and reciprocity under the new Tariff Act will, it is said, be of even greater satisfaction than was the case under the old law which was so popular.

WANT A NEW COUNTY.

Dunsmuir News: The only show we see for Dunsmuir and this end of the county to get justice is to secede from Siskiyou County. Let them have Yreka and their hills laying to the west on Klamath River, and we will cut her in two somewhere up around Edgewood. We will have a big county then. We will have all the timber belt, extending one hundred miles to the east on McCloud River; all the fine fruit and berry land; and an unexcelled region for manufacturing and mining. We will confiscate the northern end of Shasta County and have all the territory we need. Back of Castle Rocks is a rich gold belt which is about to be opened up and we will have one of the richest counties in the State. What do the people around Sisson say? Let us cut loose!

SPEAKING OUT.

Santa Cruz Sentinel: Men who boast that they speak right out are not only straightforward but usually insulting. Whenever a man feels like speaking right out we want him to go to our enemy's print shop.

FOR AN EXHIBITION.

San Jose Mercury: The fruit growers of Santa Cruz County are endeavoring to procure an appropriation by the Board of Supervisors for making exhibits of the fruits of that county in several countries of Europe. Several thousand dollars expended for that purpose would be a good investment, doubtless, but something better for that and for all the fruit counties would be a general organization and a determined campaign along practical lines for extending the market for California fruits in the United States.

EDUCATION.

Fresno Expositor: We are beginning to wonder if a return to the simple rudiments of an education, which was what the public schools were originally intended to give, would not be a return to what is fair and to the best interests of all concerned. All children would then have a chance to learn a little, and there is no fear but that the ones who hunger and thirst for the higher education would find a way to get it, just as they did in the days when Abraham Lincoln rose from a rail-splitter to President of the United States. And the ones who hunger for an education are the only ones who will profit by the higher branches.

STATE DIVISION.

Ventura Free Press: The question of State division keeps bobbing up quite frequently in Southern California in most unexpected ways and places. Like Banquo's ghost, it will not stay down. The fact is, the sentiment favoring separate statehood is gaining ground, and the time is surely coming when it will be practically unanimous. Those who oppose it now are almost invariably old-time Californians, and their opposition is based chiefly on sentiment. The pioneers have a pride and a feeling of ownership in the whole of the grand old State from Siskiyou to San Diego, which cannot be shared by later comers. The feelings of those who laid the foundation of the State, though based on a matter of sentiment are entitled to respect. The "Free Press" believes in State division, but the time is not ripe for it yet.

GIVE HIM HIS DUE.

Los Angeles Herald: The suggestion that George Gould's recent action in increasing the wages of 15,000 employes of the Missouri Pacific Railway, was a stock-jobbing movement, is scarcely creditable to the journal that gives place to it. The act was rare as it was unexpected, but it is in the highest sense commendable, whatever the motive, nor is it within the province of the press to analyze motives where the act itself is so praiseworthy and beneficent. Such carping is in exceeding bad taste, and no good can come of its indulgence. Nothing but praise should be bestowed upon Mr. Gould; first, because he is entitled to grateful recognition for his unsolicited concession, and again because a shower of praise may not be without its influence upon other wealthy men similarly situated.

CIVIL SERVICE.

San Diego Union: As was expected, Republican members of Congress who do not stand upon the civil service plank of the party's platform are already at work to bring about a return to the old spoils system that has so effectually debauched American politics in former years. The plan is to attain this end through the aid of Democrats. Without the assistance of the latter, the scheme can hardly be consummated, for the majority of Republican Congressmen are loyal to their party's principles. One would suppose that Democrats would be averse to assisting spoilsmen in the Republican ranks. The average Democrat, to be sure, clings to the Jacksonian theory on the office question. Still members of the minority realize the chagrin of Republicans who find in the present civil service rules an insuperable obstacle to what they deem the proper fruition of last year's victory at the polls. So the Democrat who would help his opponents out of such a predicament, must be very good-natured and forgiving. It is doubtful whether Mr. Grosvenor and other Republicans of his way of thinking will be able to secure from the enemy the aid and comfort so earnestly desired. But should they succeed, and should a bill repealing the civil service law be passed, the country looks to President McKinley to give it an emphatic veto.

A GREAT TRIUMPH.

Vacaville Reporter: The Sacramento papers, prior to the recent bond election, very truthfully said that the county of Sacramento would be judged by the success or failure to bond the county for the purposes proposed. Nor is that county alone in the rejoicing over the result. Probably no purely local election ever excited more interest than the proposition to bond Sacramento County for the purpose of building the Folsom highway. The reasons are not difficult to find. The people of the State feel a decided interest in the construction of good roads in any county of the State. They feel a particular interest in the proposed road because it will be a sample of the best possible results, secured under the best obtainable methods of construction and skilled supervision. What will be done in Sacramento County will be duplicated in other parts of the State. Not all at once, to be sure, but gradually at first, and later on more rapidly as the benefits of good road construction are more fully appreciated and more insistently demanded and the fact is driven home more generally that it is by far cheaper than the present slipshod, wasteful and entirely unscientific methods.

THE LAW AND THE CRIMINAL.

Marysville Appeal: Undoubtedly the law owes to the popular belief to the certainty of its operation its most wholesome effect as a deterrent of crime. And to this end the question of time is a factor, and the celerity as well as the certainty of the punishments prescribed by the law becomes important.

Men are only mortals, and we know our methods for the detection of crime must often fail in their application to particular cases. So, too, the public looks with a lenient eye upon the delinquencies of the juror, who is only a citizen who serves as an official of the courts as an incident and not a profession. But that criminal who has been convicted and sentenced should avoid the penalty of crime by the skillful use of technical objections—by persistent appeals in the letter of the law, but directly contradictory to the spirit—these are of the things which disturb the foundations of society because they attack the basis upon which rest the pillars of our Government, the safety of our business, and the perpetuity of our institutions.

ATHLETIC SPORTS.

Modesto News: A genuine revolution has been quietly taking place in the lives and habits of the American people in the last ten years. It is a physical revolution and gives promise of producing a race of men and women with magnificent bodies and nearly or quite perfect health. A proof of the general interest in athletic sports throughout the country is shown in the fact that the newspapers now devote large space to these matters. All apparently like to read of them, from the grave clergyman and lawyer to the grandmother and the boy and girl 8 or 10 years old.

Wanted to be Coaxed.

"No," said Evangeline Glendenning, as she looked down at the floor and nervously twisted her slim little fingers, "no, Alfred, I am sorry, but it cannot be."

Alfred Doncaster had loved the beautiful girl from the moment he had first seen her, and he had fondly believed that she looked upon him with more than ordinary favor.

But now his hopes lay shattered, and the future stretched out black before him.

The strong, handsome young man sighed, and was silent for a long time. At last the sweet maiden said:

"Try to be brave, Alfred. Look at me. See how I am bearing up."

He turned toward her in wonder, and said:

"Why should you bid me do this? What have you to bear up under?

She shrank back a little, and replied:

"Oh, Alfred, if you only knew!"

"Evangeline!" he cried, catching her in his arms and holding her in a strong embrace, "you love me! Ah, darling, you cannot hide the truth from me! Tell me it is so."

"Yes," she whispered, "I love you, Alfred."

"Oh, heaven!" he groaned, "this is terrible, terrible! Oh, if you only hated me—loathed me! Then my fate would be less bitter."

She was frightened, and drew away from him.

"Why?" she asked, "do you want me to hate you?"

"Ah," he answered, "I might bear my own burden; but how can I survive, knowing that you, too, suffer?"

"Yet why should either of us suffer?" the trembling girl inquired.

"Evangeline!" he almost hissed, "do not jest with me! Why should we suffer? Are we not doomed to everlasting separation and misery? Are we not to be——"

"Oh," she interrupted, "you're not going to let a little bluff stop you right at the start, are you? Did you want me to tumble into your arms the first thing, as if I had been merely waiting for the word? You must be new at the business."

Then she became so angry that it took Alfred Doncaster nearly seven minutes to win her back again.—Cleveland Plain Dealer.

Looking for the Fire.

This happened one night about the time Mayor Vories promulgated the suggestion to the Fire Department to flush the streets says the St. Joseph "Herald." A couple of "jags," a name applied to nameless individuals whose identity has been drowned in the flowing bowl, stepped out at 3 a. m. on to Edmond street from an all night "joint"—joint is the name of a place where lost and raveled ends of humanity meet to unite or join in convivial recreations. Webster never used it much.

Chief Kane's fire laddies—fire laddy is still permissible, although the firemen say they have seen it in print already a few times—had been at work and inches of water were flowing down the street.

"S'ben a rainin'," said jag one.

"Gesh'er'm'staken," said jag two. "Sky's clear. Must 'er ben'r fire."

"At sho," agreed jag one, "yer'sh firemen comin'."

"Whir'sh fire?" asked jag one, bracing himself against jag two, to the rubber coated men dragging the hose up the middle of the street.

"See that smoke?" asked one of the firemen, pointing to the black volume that issued from the stack at the electric light station on the river bank. "Well, it's right under that."

The jags straightened up by a mighty effort and gazed skyward.

"Geeshmuster ben'r big fire," muttered jag two. "Le's go'n see'r ruins."

And arm in arm they slid joyously down the slippery street.

Hopes to Get Even.

"Isn't it hard work clerking in a department store?"

"It's a dog's life. I hope to get out of it before long."

"What'll you do then?"

"I'm going to start one of my own."—Chicago Tribune.

Some Satisfaction.

Mrs. Bridewell—I'm glad I wasn't born in France. Just think of having your husband selected for you by somebody else!

Mrs. Oldham—I know; but there's the consolation of having somebody to blame it on to.—Judge.

POSTAL BANKS.

How Money Now Sent Abroad Could be Kept in This Country.

It is among the foreign-born population of this country that the need for postal savings banks is most pressing and apparent. For this class the Government should show solicitude and consideration, to the end that patriotic confidence and regard felt by them for the country of their adoption may be strengthened.

Most of the nation's foreign-born citizens come from countries having the postal savings bank system in operation. They look on the Government to furnish them a safe depository for their small savings. They are especially suspicious of persons not of their own nationality, which is perhaps only natural. In these circumstances they are particularly the prey of scheming rascals among their fellow-countrymen.

Italians, for example, are usually economical, and if they have steady work and regular wages lay by part of their income. In the absence of savings institutions known to be absolutely sound, like the postal savings banks of their native country, these Italian workmen for the most part deposit their savings for safekeeping with some saloonkeeper, grocer or shopkeeper of their own nationality, who hangs out the sign "Banco Italiano" and proceeds to receive deposits without limit, just like a bank. Of course, this money is kept safely if left with honorable men. Sometimes, however, it is lost in speculation or in poor investments, but nearly as often the person with whom it was left in trust simply disappears and takes the money with him.

It is not right that the less enlightened of the foreign-born population of this country should be placed at the mercy of the schemers who rob them of their hard-earned savings. It must shake the confidence of immigrants in the institutions of this country to find that in the boasted land of liberty there is no guaranty of absolute security to property in the small sums which it is possible for them to possess. That Government which is fully civilized must give to its weakest and most ignorant citizens the sense of security in the possession of property for which they have labored hard.

Postal banks, too, would tend to keep in this country much money that now is sent back to the old country for safekeeping. It is well known that large sums of money are sent abroad continually by foreigners, and in this the Italians figure very prominently. Inquiry indicates that in many cases the money is sent to Italy for deposit in the postal savings banks there, because its owners know of no safe place for keeping it here.

The establishment of postal savings banks would be a positive benefit to private bankers in relieving them of the patronage of a class of customers who are often more bother to them than benefit. The suspicions of the non-English speaking foreigners are very easily aroused and not infrequently are the cause of runs upon banks. There was a serious instance of this kind in Detroit during the troublesome times of 1893. A depositor who could not speak English went into a savings bank to draw his money. Through a mistake of his which he could be made to understand he could not be paid at that time. The man's suspicions were aroused and he thought the bank was trying to cheat him. His angry demonstration failing to have any effect, he returned soon with a large crowd of his countrymen to demand his money. Their presence was sufficient to start a run on the bank, which in turn led to runs on several other banks in the city. It would be for the benefit not only of the depositors themselves, but of the banks as well, if the Government should undertake to provide safe depositories for this class of people.—Chicago Record.

Shooting Down to Safety.

A new form of fire escapes has been tested in Louisville, Ky., which seems particularly well adapted to schools and institutions where there are children or sick persons.

In appearance the fire escape resembles a standpipe and may be built to any hight. It is cylindrical in form and six feet in diameter. The material used in its construction is sheet steel. It stands close to the building and short bridges connect the tower with each floor of the building.

Within the cylinder is a corkscrew slide. This slide is of sheet steel and built something on the order of a circular stairway. When a person enters the chute he immediately slides to the bottom on this slide, which is perfectly smooth.

A peculiar feature of the escape is that the construction is such that the momentum of a person entering the chute is no greater at the bottom than when starting at the top.

"Hopkins has quit telling funny stories."

"Any special reason?"

"Yes, he says whenever he tells one he has to listen to several poorer ones from the other man."—Detroit Free Press.

The germs of consumption are everywhere.

There is no way but to fight them.

If there is a history of weak lungs in the family, this fight must be constant and vigorous.

You must strike the disease, or it will strike you.

At the very first sign of failing health take Scott's Emulsion of Cod-liver Oil with Hypophosphites.

It gives the body power to resist the germs of consumption.

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A particle is applied directly into the nostrils, is agreeable. 50 cents at Druggists or by mail; samples 10c by mail. ELY BROTHERS, 56 Warren street, New York.

COLD IN HEAD

Weinstock, Lubin & Co

Agents for the Finest Clothing of Rogers, Peet & Co., New York.

The newest cloths and latest styles in clothing can always be found here and at no greater cost than commonplace goods are marked elsewhere.

Only yesterday we received a swell Top Overcoat, dark brown whipcord, with lap seams, satin sleeve and shoulder lining. Nothing newer or more stylish and a very handsome high-grade garment.

You are anxious to know the price—it is not $22 50, but $18 50.

Slippers for "him."

Men's Velvet Embroidered Slippers, useful and acceptable always as holiday gifts. 75c, $1 to $1 50 pair.

Dark Tan Leather Slippers, high fronts, $1 25.

Men's Black or Tan Slippers, chamois lined, $1 50. Or in "Nullifiers," that is, high in front and back, with elastic on both sides, $2.

Neckwear, 50c.

You expect much of us and we like always to be up to the standard of your ideas. Gradually we have been bettering our lines of 50c Neckwear for men till now few people want better. The styles and shapes are as new and desirable as if the price was twice as much.

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Purely vegetable, mild and reliable. Cause perfect Digestion, complete absorption and healthful regularity. For the cure of all disorders of the Stomach, Liver, Bowels, Kidneys, Bladder, Nervous Diseases,

LOSS OF APPETITE, SICK HEADACHE, INDIGESTION, BILIOUSNESS, TORPID LIVER, DYSPEPSIA.

Observe the following symptoms resulting from Diseases of the Digestive Organs: Constipation, inward piles, fullness of blood in the head, acidity of the stomach, nausea, heartburn, disgust of food, fullness or weight in the stomach, sour eructations, sinking or fluttering of the heart, choking or suffocating sensations when in a lying posture, dimness of vision, dots or webs before the sight, fever and dull pain in the head, deficiency of perspiration, yellowness of the skin and eyes, pain in the side, chest, limbs, and sudden flushes of heat, burning in the flesh.

A few doses of RADWAY'S PILLS will free the system of all the above named disorders.

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Cures in 48 Hours all URINARY DISCHARGES
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THE BELVIDERE HOTEL,
1023 Sixth Street.
UNDER NEW MANAGEMENT; NO Chinese employed or patronized. We solicit your patronage. First-class table. Low rates.

THE SADDLE ROCK RESTAURANT AND OYSTER HOUSE,
FIRST-CLASS HOUSE IN EVERY Respect. Ladies' dining-room separate. Open day and night. BUCKMAN & CARRAGHER, Proprietors. No. 1019 Second street, between J and K, Sacramento.

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RESTAURANT DE FRANCE, 427 K street (formerly near Golden Eagle Hotel). Family Orders, Banquets and Wedding Parties a specialty.
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The Best Family and Transient Hotel in the city. Table second to none. Prices reasonable. Electric cars pass the door. Eighth and J streets. PETER FLAHERTY, Proprietor.

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1021 THIRD STREET. MEALS 15c AND up. Oysters in all styles. Open day and night. Private rooms for ladies. J. M. GATTMANN, Prop. Cap. Tel. 231.

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415 K STREET, IS THE ONLY 15c Restaurant in Sacramento that serves (strictly) fresh California Eggs. No Chinese employed. P. F. WEST, Proprietor.

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CONDUCTED ON THE EUROPEAN plan; strictly first class; hot and cold baths free to guests; electric cars pass the door. FRANK MEYER, Prop.

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THE OLDEST SAVINGS BANK IN the city, corner Fifth and J streets, Sacramento. Guaranteed capital, $500,000; paid up capital, gold coin, $400,000; reserve fund, $52,000; term and ordinary deposits, $3,224,931 50; loans on real estate January 1, 1897, $2,635,761 75. Terms and ordinary deposits received. Dividends paid in January and July. Money loaned upon real estate only. Information furnished upon application to
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