DAILY RECORD-UNION

ISSUED BY THE

SACRAMENTO PUBLISHING COMPANY

Office: Third Street, between J and K.

THE DAILY RECORD-UNION.

A SEVEN-DAY ISSUE.

For one year $6 00
For six months..... 3 00
For three months..... 1 50

Subscribers served by carriers at Fifteen cents per week. In all interior cities and towns the paper can be had of the principal periodical dealers, newsmen and agents.

The Sunday "Record-Union," twelve pages, 25 cents per month, delivered by carrier. Sent by mail at $1 per year.

UPTOWN BRANCH OFFICES.

At Thomas W. McAuliffe & Co.'s Drug Store, southeast corner of Tenth and J streets.

OAK PARK AGENCY—Carter's Blacksmith shop, corner Thirty-fourth street and Sacramento avenue.

THE WEEKLY UNION.

TWELVE PAGES.

Is the cheapest and most desirable Home, News and Literary Journal published on the Pacific Coast.

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These publications are sent either by Mail or Express to agents or single subscribers with charges prepaid. All Postmasters are agents.

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RECORD- UNION TELEPHONES.

(Sunset.)

Editorial Rooms.....Red 131
Business Office .....Black 131

(Capital.)

Editorial Rooms 49
Business Office 125

SPECIAL AGENCIES.

This paper is for sale at the following places: L. P. Fisher's, room 21, Merchants' Exchange, California street, and the principal news stands and hotels, San Francisco.

LOS ANGELES—Eclectic Book Store, corner Second and Main streets.

SANTA BARBARA—Hassinger's News Depot.

FRESNO—C. T. Cearley, 113 J street.

SANTA CRUZ—Cooper Brothers' News Depot.

Also for sale on all trains leaving and coming into Sacramento.

EASTERN BUSINESS HOUSES.

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

The S. C. Beckwith Special Agency, sole agents foreign advertising.

Weather Forecast.

Northern California—Fair Thursday; northerly winds; colder in the Sacramento Valley.

DAIRY REGULATIONS.

The Riverside "Press" says: The dairymen are coming to feel that life is being made a murden to them by the host of ordinances that are being made regarding their business. Doctors and local health officials want no milk sold except from tested cows kept in stables approved by the health officials and the milk must be tested by a chemist and bacteriologist in some localities. Doctors veterinarians, local and State cattle Commissioners, etc., must inspect the dairy before a permit is issued licensing the farmer to market his milk. If this sort of thing is carried to its logical conclusion we shall not dare to drink anything but chalk and water nor eat anything for butter except oleomargarine. Proper regulations are all right, but there is danger of creating a regular hierarchy of such officials to fatten off the milk industry, and make all sorts of bacteriological experiments of no practical value at public expense.

We do not entertain any such fears as alarm our contemporary. The health of the community is far superior to the interests of any pocket or business. No one wants to oppress or unduly burden the dairy business. The honest dairyman does not wish to sell food to the people that will prove poison to them in any form.

There is no sentiment in trade. It is after sales and cash. There are in all business followings some unscrupulous, careless and indifferent men. Legislation to check their evil disposition, their carelessness or indifference to public welfare, is therefore necessary. Such legislation must, of course, be uniform in its application. Therefore the regulations as to pure food must bear against and upon all alike.

The innocent have no fear of such laws; they can take no harm from them. On the contrary all such regulations inspire confidence and thus encourage large consumption, hence the very regulations complained of benefit the producer. No fear need be entertained that any such laws or ordinances will work injury or make "life a burden." An onerous law is its own corrective. Public sentiment in a land where the people make the laws, lies beneath and sustains all laws, or if they are unjust speedily crushes them through repeal.

Sanitary science is not cranky. It is pretty near to an exact science. The germ theory of disease we look upon as one of the greatest of all the great advances of the nineteenth century. It ranks next to, if not above preventive medicine of any other form.

THE INITIATIVE.

It is not probably generally known that in one form of the much talked of and strongly advocated "initiative," which sociologists have deemed a great betterment in government, has been adopted in this Satte. The referendum we have on pretty broad lines already, but not so liberally as is desired by conservative socialists. But the initiative we have not had in any form until recently, and no example of its practical working has ever been given in California.

It is, however, very likely to be tried in the county of Santa Barbara soon, where the people are circulating the necessary petition for an ordinance of the local option order, and intended to limit the licensing of places for the retailing of liquors. The law under which it is possible for the people to propose laws and adopt them regardless of the wishes or ideas of local legislators is found in the County Government Act of 1897, and reads as follows:

Whenever there shall be presented to the Board of Supervisors a petition or petitions signed by legal voters of said county equal in numbers to 50 per cent. of the votes cast at the last preceding general election, asking that an ordinance to be set forth in such petition be submitted to a vote of the qualified voters of such county, it shall be the duty of the Board of Supervisors, by proclamation, to submit such proposed ordinance to the vote of the qualified electors of such county. Such election shall be held within thirty days after the first regular meeting of the board after the filing of such petition; provided, that should said petition be filed within six months prior to a general election no special election need be held, but such ordinance shall be submitted at the next general election. The ballots used at such special or general election shall contain the words "For the ordinance," stating the nature of the ordinance, and "Against the ordinance," stating the nature of the ordinance.

The election shall be conducted and the returns canvassed in all respects as provided by law for the conducting of general elections and the canvassing the returns thereof; provided, that when a special election is held under the provisions of this section, the Board of Supervisors, in their discretion, may consolidate precincts, and may reduce the number of election officers to a number not less than four. If a majority of the votes cast upon such ordinance shall be in favor of the adoption thereof, the Board of Supervisors shall proclaim such fact, and upon the publication of such proclamation such ordinance thus adopted shall have the same and equal force and effect as though adopted and ordained by the Board of Supervisors.

MURDER AND THE CHURCH.

An interior contemporary, referring to the conversion of Durrant to a religious faith and his acceptance into that church, says that such things as that bring religion into contempt and stimulate the growth of infidelity. It is impossible for the unbiased and logical mind to reach any conclusion at all correspondent with that. If the doctrine of repentance and forgiveness of sin is worth anything whatever, it has no limitations. It assumes that the vilest sinner may return, and that God's mercy has no bounds.

If the church is to say all other sinners may return and be forgiven, but those who kill their fellows are doomed beyond hope, and must find the doors of mercy closed against them, then it preaches that murder is an unpardonable sin, and that the arms of the church can open wide enough only to receive certain classes of penitent evil doers, while certain other classes are beyond the reach of Divine mercy, and are shut out from the atonement of Christ upon the cross.

This is not at all discussing the truth or falsity of the Christian faith, but is treating the question of the true logic of that faith, its consistent breadth and its limitless capacity. To say that the church of Christ, which builds upon the doctrine of repentance and forgiveness, can consistently draw a line over which the murderer may not pass, is to deny the fundamental doctrine of Christianity, to make a mockery of repentance, expiation and forgiveness.

If that doctrine stimulates infidelity and unbelief, so be it; by that doctrine the church must stand, and by that doctrine it must be content to fall, if growth of infidelity is evidence of failure.

That there must be a check put upon the growth of the pension list is now generally conceded. The list has greatly outgrown the original intention in creating it, and we are unquestionably paying out a vast sum of money to men and women as pensioners who have no moral right to receive the money. The United States can stand the payment of the $141,000,000 annually, but it cannot afford to close its eyes to the fact that it is egregiously cheated, when the number of pensioners increases instead of diminishing, even in periods when there is no recent legislation enlarging the list. There has, we fear, come to be a deal of truth in the coarse saying: "Whoever desires can now become a pensioner, if his swear is strong and long enough." The fact that the clerks in the Pension Office in considerable number have managed to get upon the list by adroit array of supposed proofs of legitimacy of claims has awakened a feeling of indignation that must result in a response to the demand for an overhauling of the pension list that will bring about needed reform. No one regrets a cent paid to the deserving old soldiers who are real pensioners, or to their wives and dependent children. What the people are objecting to is the loading of the pension list with a lot of fraudulent allowances of applicants. If investigation should result in a verdict that all on the list are entitled, the whole country would be amazed, since the justified belief is that an exceedingly large percentage of present pensioners are on the list by cheat and fraudulent design. The advice of the Commissioner of Pensioners that his department should be instructed by Congress to deal directly with pensioners, utterly ignoring the go-between pension attorneys, would seem to be wise, and one step in the direction of reform.

A second appeal has been issued from Washington, over official signatures, asking for aid for the suffering people of Cuba. It is a little singular that it should need a second call to excite the sympathies of our people to active manifestation in a practical and humane way. The first appeal issued a month ago and made by the President, seems not to have awakened the response that the loud expressions of sympathy justified. Have we been opening our mouths on the street corners in sympathetic speech for the suffering people of Cuba, while buttoning our pockets closer that the money value of our sympathy may not be gauged? Sympathy that costs nothing but words is of little value to the man with an empty stomach, or to the afflicted whose wounds receive no healing balm.

An Adage Knocked Out.

"Love is blind," murmured Mr. Meekton regretfully.

"That's nonsense," replied his wife. "When a girl falls in love with a man she sees magnificent qualities in him which none of her family can make out, and which become wholly obscure even to her in the course of a year or so."—Washington Star.

May Have Meant That.

"He told me to get off the earth. What do you suppose he meant?"

"He seemed to think that you needed a bath, evidently."—Louisville Courier-Journal.

VOICE OF THE PRESS.

EXTRACTS FROM EDITORIAL EXPRESSION.

State and Coast Opinions on Subjects of Living News Interest.

The Mail of Woodland: Will the papers of California confer a favor on a long-suffering public by dropping the curtain on the Durrant tragedy?

PLEA OF BUSINESS INTERESTS.

Los Angeles Herald: Inspired by the somewhat frenzied prophecies of Senator Morgan, lately reinforced by the sorrowful misgivings of Senator Teller, the "business interest" grows hysterical over the situation in the Far East and the menace to our trade with the countries of the North Pacific. The conservation of markets for surplus American products is admittedly one of the present highest duties of statesmanship, for the surplus products of the land are yearly becoming augmented without a very promising prospect that a home market will be provided for them by the multiplication of industrial concerns. Indeed the introduction of labor saving devices now quite equalizes the advance made along these lines. But our trade with the Orient is not so voluminous nor yet so promising of material increase as to excite serious apprehension regarding the trend of events on the Chinese coast. It was no greater in 1896 than it was in 1886, and was much less in all the intervening years.

LACK OF SCHOLARSHIP.

Los Angeles Herald: Forty students are about to be dropped from the State University, purely because of lack of scholarship. That's a good thing to do. When the standard of scholarship is raised so that going through college is longer a joke, but serious work, perhaps we will see more good resulting from the higher education. It will drop from the classes such pupils as are not fitted for taking a college course and will perhaps give them a just estimate of their own abilities, so that they will turn their attention to work for which they may be well fitted. This will leave more room in the universities for the really bright, earnest students who by right of brain and genuine desire for an education, are the ones who will profit by their opportunities. When scholarship alone is made the test in our free institutions of learning it may be that there will be fewer young men of little ability trying to be lawyers and doctors when they ought to be accountants or business men or carpenters and blacksmiths. As things have been, very often a college diploma did nothing for a young man except to make him feel that he was too good to work.

WILL IT?

Merced Sun: Why pass a new law to destroy the "endless greenback chain," when a law already exists that will accomplish the purpose, if enforced. The law makes all greenbacks redeemable in coin, silver or gold, at the option of the Government. When they are presented for redemption let the Treasurer pay silver for them, and the "endless chain" will have lost its terrors within fifteen minutes.

THE SIBERIAN ROAD.

Modesto News: The United States will in a few years begin to be sensibly affected by the completion of the trans-Siberian railway across the Russian dominions. It will open up to settlement millions of acres of fertile wheat fields and grazing grounds. This will bring Russia into hot competition with us for the world's wheat and meat trade. Our farmers must expect this and diversify their products so they will not have to stand in the market against the rude and ignorant Russian peasant who is content to live like an animal. Fine dairying and the raising of the best qualities of meats of various kinds will keep the American farmer's hold on the world's trade.

THE SCHOOL BOOK CONTEST.

Santa Rosa Republican: The battle over the State series of school text books is on again. It was started by the members of the State Teachers' Association who remained until the last day of the recent session and adopted a resolution favoring a change. Possibly the resolution would have been approved if it had been offered earlier in the session, when most of the members were present, but this might have caused discussion that was not considered desirable. Hence, it was dragged in during the last hours and went through without much difficulty. Thus the leading representative body of California schoolmasters was placed on record against the printing of these books by the State. It was the California system against the field and the field won with the handful of teachers then in attendance. If it had been a contest between any other series of text books and the field the result would have been the same. Every school master has his preferences in regard to text books and it is seldom that any particular series is able to secure a majority of the votes in meetings of teachers. At the same time, the properly qualified teacher can handle any text book successfully and there would be few changes of books if teachers were compelled to foot the bills when changes are made. If the agents of the book ring were seeking to pull dollars out of the pockets of the teachers instead of the patrons of the schools, they would not have found great favor with even the few who remained in the association at the time the resolution demanding a change was adopted.

CHANGE OF EMBLEM.

Oakland Tribune: According to the code under which the Lassen County Court is conducted a lawyer has to be skilled in the art of self-defense in addition to possessing the necessary legal lore. California is indeed furnishing a novelty in the judicial line, when the presiding magistrate leaves his seat on the bench to come down and punch the head of an attorney who entertained different views to himself. Instead of being represented as holding the scales justice up there should be signalized by the possession of a pair of boxing gloves.

RIGHT CRITICISM.

Alameda Argus: We do not know why it is that the big metropolitan newspaper, in its Sunday issue, feels it necessary to have a lot of gristly and grinning illustrations of skeletons, monstrosities, surgical operations and generally repulsive physiological exhibits furnished forth for its readers. We cannot believe that the readers demand such stuff, for it is never served with reference to the scientific side of it, nor yet strictly to the interesting side; but it is prepared from what might be called the bloated or prutrescent point of view—with particular aim to the disclosure of that feature which is hideous. Nothing that is normal, it would appear, is relished by the newspaper reader nowadays, for the strain is terrible and eternal after the abnormal. The woman who had her stomach cut out is twice as interesting as any useful treatise that the most learned savant might write. We have observed this tendency for some time, and have come to the conclusion that it is due to a blind spirit of emulation—to the idea of every fellow in control of a big paper that he must do what his rival does, only he must do it harder!

THE REASON FOR IT.

Marysville Appeal: The recent Democratic wail to the effect that the country is in a ruinous condition because of the proposed reduction of wages of the cotton-mill operatives in New England has caused some of the leading papers of the country to examine into the matter of the increase and reduction of wages during the past few months. It is found from the statistics compiled by Bradstreet's and Dun's that thousands of employes, representing numerous classes of industry and scattered all over the country, have either had their wages increased from 5 to 20 per cent., or at least been promised increases to commence with the new year, while the one instance of reduction of the cotton-mill hands is a natural result of the competition of the cotton mills in the South, where the mill operators pay less wages, obtain longer hours of labor, and have practically no transportation to pay on the raw material.

THE REAL CAUSES.

Tacoma Ledger: We have had occasion to say more than once that almost every department of improvement which can be found in the United States, coming under the head of "increased prosperity," when the discovery of gold in the Klondike and its incidents are eliminated, are due to the great products of "wheat" and its extraordinary demand by foreign nations, owing to conditions which cut off or cut down the wheat crop in those lands.—Seattle Times.

The "Times" has not looked over the business field. The universal revival of business since the incoming of the present Administration, with the assurance of honest money and a protective tariff has extended to nearly every line.

In this country fully half a million more men are at work than a year ago; iron works, glass factories, woolen mills and locomotive works, in fact formerly idle factories of every nature are now running at increased time with an abundance of orders. Klondike has enlivened the corpses in the marine boneyards, and gided trade locally, and the wheat crop and good prices for it have done their share, but the great improvement has come from the return of confidence made possible through the decision of the country to stand for honest money and protection to home industries.

The Pleasure Book.

A great many school children keep a pleasure book in the form of a volume of "memorabilia." Here are favors, sprigs of flowers, programmes of entertainments, bits of writing, and sometimes photographs, each one representing some happy hour that has been passed. But it is to be feared that such a book is sometimes the index to empty pleasure rather than of real happiness, and it may become a regret rather than remain a satisfaction.

A far better book was that kept to the end of her life by a lovely old lady, whose serenely beautiful countenance was unmarred by lines of care or irritation. So placidly happy was she that a woman given to fretfulness, and almost annoyed at the unassailable peace that shone from the other's face, once asked her the secret of her content.

"My dear," said the elder woman, "I keep a pleasure book."

"What?"

"Yes, a pleasure book. Ever since I was a girl at school I have kept a daily account of all the pleasant things that have happened to me. I have only put down the pleasant things; the disagreeable ones I have forgotten as soon as possible. In my whole experience I can not recall a day so dark that it did not contain some little ray of happiness.

"The book is filled with little matters—a flower, a walk, a concert, a new gown, a new thought, a fine sentiment, a fresh sign of affection from my family—everthing that gave me joy at the time. So, if I am ever inclined to be despondent, I sit down and read a few pages in my book, and find out how much I have to be grateful for."

"May I see your book?"

"Certainly."

Slowly the peevish friend turned the leaves. How insignificant the entries seemed! How much they meant! "Saw a beautiful lily in a window." "Talked to a bright, happy girl." "Received a kind letter from a dear friend." "Enjoyed a beautiful sunset." "Husband brought some roses home to me." "My boy out to-day for the first time after the croup."

"Have you found a pleasure for every day?" inquired the fretful woman, wistfully.

"Yes, for every day, even the sad ones," the answer came in a low tone.

"I wish I were more like you," said the discontented woman, with a sigh. Then she looked at her aged friend, and a beautiful reverence grew in her face. "I don't think," she said, as her eyes filled, "that you need to write them down any more on paper. Your pleasure book is written in your face."

In the book of life God sometimes writes sorrows, but he does not omit the joys. The determination to make the most of happiness and the least of trouble is the truest philosophy, as well as a sign of a beautiful character and a Christian hope.—Youth's Companion.

Shaving According to Size.

A very big man, with a tremendous expanse of face, and a lean fellow, with a physiognomy as thin as a turkey's, walked into a Michigan avenue barber shop.

"We want to get shaved," said the man of wide expanse of chin.

"Yes, we want to get shaved," squeakily repeated his comrade.

"Next," cried the barber.

"Not so fast, my man," said the big gentleman, laying his hand confidently upon the shoulder of the hair cutter. "Down below here they charged me 20 cents for a shave the other day. I asked the cashier why. She referred me to the barber. He got mad and swore.

"'What do you want for 10 cents?' he demanded. 'There's twice the work on your face there is on an ordinary customer's.'

"I slid to prevent being kicked out. My friend here has a five-cent face. What we want is a partnership shave for 20 cents. Can we get it?"

They got the shave.—Detroit Free Press.

Impudence.

Magistrate (to prisoner)—This isn't the first time I've seen you.

Prisoner (effusively)—No, yer worship, an' I 'ope it won't be the last; I allus did like yer.—London Fun.

If you lack appetite, try half a wineglass of Angostura Bitters half an hour before dinner. Made by Dr. J. G. B. Siegert & Sons.

HE HAD EXPERIENCE.

The Cold Light of Life on the Region of Romance.

It was after the place was supposed to be closed to everybody except the janitor that the portly man of business found the office boy sitting in a retired nook.

"What are you doing here?" inquired the business man.

"Reading," replied the lad.

"Some novel?"

"Yes, sir. I suppose it is what you would call a novel; but I don't believe it's the kind you mean."

"What kind of a story is it?" inquired the employer, whose tones increased in kindliness as the worried look disappeared from his face.

"It's about a boy whose parents were poor and who was forced to earn his living. So he got a situation as an office boy."

"And in the course of time by his courage and honesty he arose until he became one of the partners in the firm?"

"I suppose so. I haven't got that far yet."

"And I suppose you are hoping you'll get along as well as the boy in that book?"

"Yes," was the answer with a sigh; "I'd like it first rate."

"As far as you've got in the book that boy hasn't had to worry about whether the landlord is going to raise the rent on his property so as to eat up the profits, have you?"

"No. I don't believe there is anything like that in the story."

"He hasn't had any reason to bother about what Congress may do to raw material, has he?"

"Not yet. He hasn't even gotten to be a shipping clerk yet."

"Then, of course, he doesn't lie awake nights wondering whether somebody whom he has accommodated in a business way is going to swamp him by allowing his notes to go to protest?"

"I haven't seen anything like that."

"Well, if you want to get a clear idea of all that probably happened you mustn't omit these details and think them over attentively. Don't neglect to earn as many opportunities as you can, nor to clinch every one as it comes along. Don't shirk any responsibilities when they arrive; but, at the same time avoid getting your mind so firmly fixed on the future that you can't have the chance."—Philadelphia Times.

A Case in Point.

Hargreaves—After all, I believe there is something to the superstition about walking under a ladder being a hoodoo. I started out to borrow $5 this morning and met Ferry——

Wallace—And he refused you, and then you found you had walked under a ladder without noticing it?

"No, but Ferry walked under the ladder and let me have the $5."—Cincinnati Enquirer.

Reforming.

"Your money or your life," shouted the footpad.

"I have no money," said the victim, "and my life will be of no use to you."

"I don't know about that," replied the footpad. "I have been thinking for some time of trying a new life."—Philadelphia North American.

They Never Do.

"I don't know that man, but I know he has genius."

"How do you know?"

"His clothes don't fit him."—Figaro.

Mrs. Rachel Harding, who died recently in Cincinnati at the age of 106, was born in Baltimore in 1791.

A happy mother is the happiest being in this world. To hold in her arms the dear little life—a part of her very own life—nestling, trusting and dependent on her protecting love, is the sweetest, most sacred responsibility of a woman's existance.

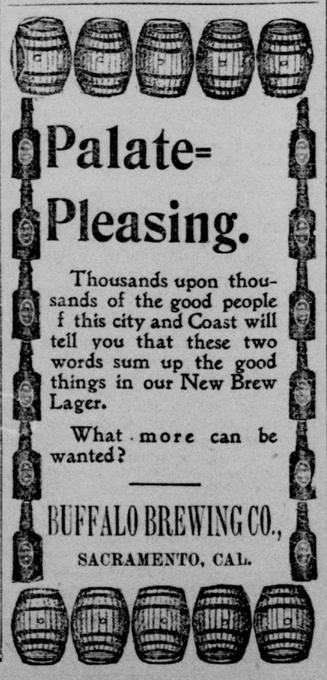
But many a woman approaching the time of motherhood feels most deeply its duties and trials. She is burdened with a sense of anxiety and unreasonable foreboding. This state of mind is unfavorable both to the mother and the child.

A prospective mother may insure herself against the slightest fear of danger or excessive pain by the use of Dr. Pierce's Favorite Prescription, during the period of expectancy. This "Prescription" makes the coming of baby absolutely safe and comparatively painless.

It gives elastic endurance to the organism specially concerned in motherhood, and healthy vitality to the nerve-centres. It makes the mother strong and cheerful. It gives her recuperative power. It promotes abundant nourishment and provides constitutional health and energy for the child.

It is the only positive specific for all diseases of the feminine organism, devised by an educated and skilled specialist in this particular field of practice. Its sale exceeds the combined sale of all other medicines for women.

"I am very thankful for what Dr. Pierce's Favorite Prescription has done for me," writes Mrs. Etta E. Smith, of Grenola, Elk Co., Kansas. "About a month before I was confined I had such pains I could stand up only a little while at a time. I could not rest at night at all, nor at any other time. I could scarcely eat anything at all. I began taking Dr. Pierce's Favorite Prescription and after the second dose I felt better. From then until I was sick, I carried nearly all the water that was used, up a long hill, and worked in the garden every day, besides my other work, and did not feel at all bad. When the baby was born the doctor and the women who were with me said I had an easier time than any one they ever saw for the first time. The baby is very healthy and growing right along. I have been up ever since she was five days old."



TO-DAY, JANUARY 13th,

FALL AND WINTER

OVERCOAT SALE

Sale continued to-day of the most elegant lines of HIGH-CLASS, RICHLY TAILORED OVERCOATS AND ULSTERS ever seen under one roof in this part of the country, and our extremely low prices will certainly have the desired effect to lighten our overladen counters.

Men's Overcoats

In every conceivable style, quality and price. THIS IS ONE OF OUR GREATEST OFFERS.

$4 00.

Men's Blue Kersey Overcoats, mohair lining, felled seams. Our price $4.

$5 00.

Men's Black Beaver Overcoats, extra long and medium length, lined with all-wool serge, These overcoats would be considered cheap at $10. Our price, $5.

$7 50.

Covert Overcoats, latest style, this season's goods, satin lined sleeves, lapped seams. Worth double the money. Our price, $7 50.

$9 85.

All our $14, $15 and $16 Overcoats go for $9 85. All these overcoats come in all the latest shades and shapes, in popular and stylish fabrics, and are beautifully tailored.

THE NEW CLOTHING STORE,

Corner Seventh and J Streets, Sacramento.

D. N. CARITHERS & CO.,

Remember our store closes at 6 p. m., Saturday excepted.

BANKING HOUSES.

NATIONAL BANK OF D. O. MILLS & CO.

Sacramento, Cal.—Founded 1850.

DIRECTORS:

D. O. MILLS, EDGAR MILLS
S. PRENTISS SMITH.
FRANK MILLER.....President
CHARLES F. DILLMAN.....Cashier

U. S. Bonds Bought and Sold.

Capital and Surplus, $600,000.

CALIFORNIA STATE BANK,

SACRAMENTO.

Does a General Banking Business.

SAFE DEPOSIT VAULTS.

OFFICERS:

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W. E. GERBER.....Cashier
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PETER BOHL, ADOLPH HEILBRON,
W. E. GERBER.

SACRAMENTO BANK.

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, $2,655,761 75. Terms and ordinary deposits received. Dividends paid in January and July. Money loaned upon real estate only. Information furnished upon application to

W. P. COLEMAN, President.
Ed. R. Hamilton, Cashier.

FARMERS' AND MECHANICS' SAVINGS BANK

Fourth and J Streets, Sacramento, Cal.

LOANS MADE ON REAL ESTATE. Interest paid semi-annually on Term and Ordinary Deposits.

B. U. STEINMAN .....President
DWIGHT HOLLISTER ....Vice-President
D. D. WHITBECK .....Cashier
C. H. CUMMINGS .....Secretary
JAMES M. STEVENSON .....Surveyor

CROCKER-WOOLWORTH NATIONAL BANK,

Crocker Building, Market and Post Streets, San Francisco.

PAID UP CAPITAL, $1,000,000. SURPLUS, $611,085.

DIRECTORS:

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Vice-President.....W. E. BROWN
Cashier.....G. W. KLINE
H. B. SCOTT.....HY J. CROCKER
W. G. SCOTT.....E. B. POND

PEOPLE'S SAVINGS BANK.

Sacramento, Cal.

Paid up capital.....$225,500
Reserve and surplus..... 100,000

DIRECTORS:

Wm. Beckman, J. L. Huntoon,
Wm. Johnston, E. J. Croly,
Geo. M. Hayton,

Loans made on real estate. Interest paid semi-annually.

WM. BECKMAN, President.
George W. Lorenz, Secretary.

NOTICE OF ASSESSMENT.

LIVE OAK CONSOLIDATED GOLD Mining Company—Location of principal place of business, Sacramento City, Cal.—Notice is hereby given that at a meeting of the Directors of the Live Oak Consolidated Gold Mining Company, held on January 3, 1898, an assessment of 10 cents per share was levied upon the subscribed capital stock of the corporation, payable at the office of said company, 914 Ninth street, Sacramento City, Cal., and to the Secretary thereof, on or before FRIDAY, February 4, 1898.

Any stock upon which this assessment shall remain unpaid on Friday, February 4, 1898, will be delinquent, and unless payment is made before, will be sold on Friday, February 25, 1898, to pay the delinquent assessment, together with costs of advertising and expenses of sale.

A. MEISTER, Secretary.

Office: 914 Ninth street, between I and J, Sacramento City, Cal. ja6-4tTh

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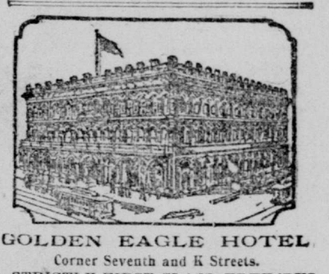

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