

CONVERT GIRLS ARE HAPPY.

AN EVENING OF MUSIC AND RECITATIONS.

Many People Witness Pleasant Graduating Ceremonies at St. Joseph's Academy.

There was a large audience at St. Joseph's Academy last night to witness the musical and literary entertainment that crowned the dispensation of graduating honors...

MUSICAL PERFORMERS.

"Alpine Maiden's Dream" - Misses Estelle Talbot, Edna Ferriter, Edna Reedy, Rita Rubens, Maggie Silva, Panny Ray, May Williams, Estelle Ryan, Lulu Wissig, Kitty Cronan, Irma Farley...

HONORS CONFERRED.

Graduating honors in academic department were conferred on Misses Grace Sermonet, Etta Burke, Annie McDonald, Annie Feeny...



Out on the water in the moonlight. A more beautiful or romantic situation for a young man to tell the story of his love and ask the young woman of his choice to share his life cannot be imagined...

O'Connor, Edna Farley, Annie Garzoli, Mary McClellan, Ethel Turton, Mary Bender, Rose Bender.

Testimonials for application in second intermediate were awarded to Misses Rita Rubens, Hedwig Neidinger, Helen Callender, Alice Harris, Amy Day, Julia Reed, Annie Boylan, G. Clifford, Mary Burns, Lulu Wissig, Edna Ferriter, Fannie Ray, Christina Schmorleiz.

In first intermediate - To Misses Marguerite Grogan, Stella Ensbury, Lillie Schaad, Nellie McCarthy, Kittie Flahive, May Doyle, Annie Schmorleiz, Leslie Contner, Katie O'Connor and Marguerite Dunningan.

In fifth elementary - To Misses Julia Sartin, May Williams, Regina Sexton, Mary Harrison, Hazel Doe, Mary O'Neil, Estelle Ryan, Ida Stocker, Kittie McMorry, Catherine Reedy, Irma Farley, Agnes Walker, Josie Neves, Nellie Azevedo, Lottie Harris, Ernestine Scott, Geraldine Harcourt, Mary McGushin, Constance McGrath, Maggie Silva, Mary McCarthy.

In the fourth elementary - To Misses Annie Durkin, Stella Garzoli, Josie Garzoli, Mary Durkin, Evelyn Garzoli, May Byrne, Kittie Mohr, Carrie Azevedo, Lizzie Newman, Genevieve Denison, Kittie Goods, Clara McCarthy, Rika Bertagna, Katie Piaggi.

In the third elementary - To Misses Adeline Williams, Veronica Armstrong, Goldie Goodell, Ethel Doig, Amy Cox, Flora Bazzoni, Frances O'Callaghan, Katie Cronan, Irma Sheehan, Laura Cox, Mary Bettero.

In second elementary - To Misses Grace Farewell, Pearl Palm, Imelda Slight, Leola Hale, Irma Duchez, Ruby Palm, Mabel Springfield, Hazel Riley, Imelda Azevedo, Fanny Doyle, Jessie Lane, Ethel Smith and Martha Koch.

In first elementary - To Misses Glenn Culver, Myrtle Scroggs, Gertrude Hale, Lillie Beeler, Lillie Rogers, Mary Martinez, Helen Azevedo, Lucy Cox, Helen Wajazan, Clara Bender, Hazel Laws, Regina Murphy, Nettie Byrne, Jessie Smith.

In primer class - To Misses Agnes Harris, Winnie Hale, Josie Flaherty, Marcella Spaulding, Bertha Goodsell, Marion Lynch, Hazel Coffman, Claire Genshica, Delphine Farley, Hilda Lindy, Josie Lane, Emmie Lane, Hazel Harford, Lucy Piaggi, Genevieve Kohne.

In the department of music crowns were awarded to Misses Grace Sermonet, Etta Burke, Annie McDonald, Annie Feeny, Estelle Talbot, May Conaway, Maggie Keefer, Lillie Taylor, Rose Azevedo, Mary Carlin, Cecelia Weadick, Edna Farley, Ethel Turton, Rena Rubens, Edna Ferriter and Fannie Ray.

Honorable mention was made of Misses Ethel Dean, Agnes Weadick, Mildred Grow, Lizzie Cook, Consoelo Azevedo, Ethel Baker, Mary Waters, Sadie Watters, Ida Fitzgerald, Irma Farley, Lillie Schaad, Maggie Silva, Lulu Wissig, May Williams, Estelle Ryan, Stella Ensbury, Lorette Denison, K. Flahive, Katie Cronan, Myrtle Scroggs.

Miss Rose Azevedo was awarded a crown for vocal music, and honorable mention was made of Miss Edna Farley.

Other promotions made during the year were as follows: From preparatory to junior academics, Miss Olive Holmes. From first intermediate to second, Misses Helen Callender, Alice Harris, Amy Day, Julia Reed, Annie Boylan, Genevieve Clifford, Mary Burns, Lulu Wissig, Edna Ferriter, Fannie Ray, Christina Schmorleiz.

From fifth elementary to first intermediate - Misses Nellie McCarthy, May Doyle, L. Contner, Katie O'Connor, Irene Shea, Annie Schmorleiz, Marguerite Dunningan, Agnes Murray.

From fourth elementary to fifth - Misses Mary Harrison, Hazel Doe, Irma Farley, Katie McMorry, Lottie Harris, Nellie Azevedo, Catherine Reedy, Maggie Silva, Kittie Corcoran.

From third elementary to fourth - Misses Constance McGrath, Edna Ray, Reka Bertagna, Mary McCarthy, Katie Piaggi, Teresa Mandala.

From second elementary to third - Misses Adeline Williams, Frances O'Callaghan, Veronica Armstrong, Amy Cox, Irma Sheehan, Laura Cox, Flora Borzoni.

From first elementary to second - Misses Imelda Slight, Leola Hale, Irma Duchez, Hazel Riley, Ethel Smith.

From primer class to first elementary - Misses Hazel Laws, Clara Bender, Mary Ray, Nettie Byrne.

SCHOOL MONIES.

How They Have Been Apportioned to the Districts.

B. F. Howard, County Superintendent of Schools, has made the following apportionment of school moneys among the several districts in the county:

Table with columns: District, Library, County, Special Fund. Lists various districts like Arcade, American River, Alameda, etc., with corresponding monetary values.

THE BUILDING AND LOAN CASE

BANKERS EXPLAIN HOW BUSINESS WAS DONE.

A Day Spent Among Ledgers, Warrants, Pass Books and Figures in General.

When the case of T. W. O'Neil, receiver of the Union Building and Loan Association, against the National Bank of D. O. Mills & Co. was called yesterday morning the first witness was President Frank Miller of the bank.

Mr. Miller was asked whether it was not a fact that people would have had confidence in the association if the bank had been its Treasurer.

He said he thought that such treasurership might have inspired confidence. He was pressed on the point by Grove L. Johnson, and asked why the bank had allowed the Treasurer to go forth that it was the Treasurer of the association if it was not. He said: "We are often described as depositories, correspondents or treasurers of various corporations and societies, but I do not know the legal difference. As I understand it (and witness was allowed to answer against plaintiff's objections) we were simply depositories for the loan society."

The next witness was Charles F. Dillon, Cashier of the bank, also a Director of the bank. "Mr. Miller and I make the loans for the bank," he said, "and if either of us opposes a loan it is not made. We never received any notice that we had been elected Treasurer of the loan society. They had a regular account with the bank, however. We loaned the association some money."

The loan being negotiated by Steinman and Alsip. They called about February 15th and the loan was made on the 25th. There were many preliminary talks about it. They wanted about \$90,000, and we told them that our limit was \$50,000, so the loan was made. Alsip said that the request for the loan was made pursuant to a resolution passed at a regular meeting of the association. The loan was executed after the securities were delivered. I did not know that the association had overvalued the property on which it loaned money. No Director or stockholder of the association ever complained to me of the illegality of the loan. Some of the original collateral security notes were returned to Mr. Alsip by us, so he could have them renewed."

On cross-examination witness stated that he and Mr. Miller had absolute control of the loans of the bank. This loan was ratified by the Directors of the bank. He said he was never a member of the loan association or of any other like society. He knew that loans could not be made to corporations unless resolutions authorizing the borrowing had been passed. He had no official knowledge that the bank was considered the Treasurer of the association, but had seen vouchers and notices to that effect.

"No other patron of the bank," he said, "draws warrants on us in lieu of checks, but other firms sometimes print on their letter heads that we are their depository. The first talk I had concerning the loan was with Steinman four or five months before it was made. I directed Alsip positively to have the proper resolution made before the loan. I left to him the drawing of the resolution, but consulted no lawyer on the matter. We paid out \$40,000, as well as the \$50,000, on checks, and supposed that they went to the holders of the sixth series. We collected no interest or principle on the pledged securities until after the crash. We did not learn how much he collected or how he did business. We never expected that it would be necessary to proceed against the collateral. I made a demand on Alsip to pay up the notes, but he was delayed. He punched him up, but I did not suggest that he pay up by collecting the delinquencies."

The foregoing comprised the forenoon testimony.

In the afternoon Cashier Dillon was recalled on cross-examination. He explained the technical details of the various stamps, indorsements, etc., on notes. "The \$90,000 referred to in the morning examination was withdrawn almost immediately," he said, "but it was not all exhausted for a month or so. Alsip had a personal account with the bank, but it was closed in June, 1894. Alsip withdrew some of the original securities and replaced them with others."

Attorney Johnson pressed the witness as to whether any notes and mortgages were ever surrendered to Alsip for any purpose, but witness could not answer without consulting the books of the bank. He replied that he could not answer without consulting records, and even then he might not be able to reply in detail.

The question was objected to, whereupon a long argument on the legal phases of the question ensued. It was decided that the matter might be inquired into in detail, but witness did not remember much about the memoranda. He testified that the bank kept no separate record of all notes and mortgages that were turned over as collateral. Witness swore that Alsip had been in the habit of paying and stamping warrants, then passing them through the bank as charges and credits. A large part of the afternoon was exhausted in a description of the technique of the business transacted at the bank.

After this the minutes of the meeting were read.

Annual Sales over 6,000,000 Boxes

BEECHAM'S PILLS

FOR BILIOUS AND NERVOUS DISORDERS such as Wind and Pain in the Stomach, Giddiness, Fullness after meals, Headache, Dizziness, Drowsiness, Flushings of Heat, Loss of Appetite, Costiveness, Bilethos on the Neck, Cold Chills, Disturbed Sleep, Frightful Dreams and all Nervous and Trembling Sensations.

THE FIRST DOSE WILL GIVE BELIEF IN TWENTY MINUTES. Every sufferer will acknowledge them to be

A WONDERFUL MEDICINE. BEECHAM'S PILLS, taken as directed, will quickly restore feebleness to complete health. They promptly remove obstructions or irregularities of the system and cure Sick Headache. For a Weak Stomach

Impaired Digestion, Disordered Liver in Men, Women or Children, Beecham's Pills are Without a Rival.

Advert for Larsted Sale of any Patent Medicine in the World.

of the Board of Directors of February 19, 1896, were offered by defendants, showing that \$90,000 had been received by the association, \$30,000 from the D. O. Mills Bank and \$40,000 from the Farmers' and Mechanics' Bank.

D. R. Jones was the next witness. He said he was a director of the Union Building and Loan Association. He knew Alsip very well and had been in the habit of attending meetings of the association.

"Alsip acted as Secretary of the association," said witness, "and as such attended to the correspondence and looked after the business of the corporation. He made the loans and borrowed money for the association, also pledged the securities. Alsip was present at a meeting of the stockholders in December, 1895, and at this meeting he made an annual report. At the same meeting the question of paying the sixth series was discussed in detail, and it was decided to pay this in February. At the directors' meeting held in February, 1896, there was a discussion regarding the payment of the sixth series, and during this the propriety of borrowing money was discussed. We also discussed the question of getting securities from the banks correct. It was decided that the banks would accept, and we learned that the banks would loan the money on proper securities, and that the securities of the corporation were sufficient. There was never any objection or protest by the directors against pledging our securities to the Mills bank, not until 1897, at least. The holders of the sixth series of stock did not participate in the meeting of December, 1896."

On cross-examination Jones said he had never examined the minutes of the meeting of February, 1896, to see whether the banks would accept, and he remembered at what meeting the Secretary made his report concerning the loan. He had not personally investigated the condition of the loans, neither had he carefully examined the annual report of the Secretary. He did not investigate the value of the property reported by the Secretary.

Katie Heiser's Estate. W. F. Becker, E. Kenny and A. E. Cordell, appraisers of the estate of Katie Heiser, deceased, have filed their inventory thereof. It consists of a life insurance policy taken out by her husband, amounting to \$171.00.

The Soldier Boys who had taken Hood's Sarsaparilla are said to have stood the long marches much better than their companions. This medicine gives strength and endurance.

Hood's Pills cure all liver ills. Mailed for 25 cents by C. I. Hood & Co., Lowell, Mass.

McMorry sells groceries. Agent for Coronado water and Stockton sarsaparilla and iron. 531 M street.

We are open evening for the balance of this week to avoid the rush. The Pacific Market, J street, near Eighth.

Aged A No. 1 port wine, \$1 a gallon. Theo Blaust, 407 K street. Tel. 297.

Try McMorry's 60c uncolored Japan tea; E. B. tea, 70c; G. P. tea, 85c; P. F. Japan tea, 50c. 531 M street.

Can't be beat, a box or basket of G-to's fine candies, 98c J.

Try McMorry's 45c tea, 531 M.

Pianos. Wiley B. Allen Co., 415 K.



LINDLEY'S CHERUB TEA.

NEW TO-DAY.

CHRISTMAS FESTIVAL AND BAIL by the Sacramento Turn Verein. Tuesday, Dec. 22, 8 P. M. Admission: Gentlemen and ladies 50c. Ladies 25c. Children 10c. Tickets payable at the door only. Invitation cards may be obtained from the members. THE COMMITTEE.

AMUSEMENTS.

THE CLUNIE. A LAUGH FROM THE START. TO-NIGHT, Last Performance. Chas. E. Blaney's big Extravaganza Success.

A BOY WANTED. 3 HOURS' SOLID FUN. A Company of 25 people. Two big shows in one. Prices, 15, 25, 35, 50 and 75c. Seats now on sale.

THE CLUNIE. ONE NIGHT, Commencing Friday, December 23d. The Tennessee Comedy.

A Romance of Coon Hollow. The Big Scene Production! 25 People on the Stage! Two Quartets and a Host of Darkey Sentiment.

SEE THE TWO MARRIED MEN LAUGH. CLUNIE OPERA HOUSE. Two Nights, Saturday and Sunday, December 24, 25. Everybody greeted a merry Xmas by the laughing success of the season.

THE TWO MARRIED MEN LAUGH. BY GEO. R. EDSON. A Grand Company of Comedians. Special scenery, novel specialties, sparkling wit, pretty girls. Prices - 15, 25, 35, 50c. Seats now on sale.

SPECIAL CHRISTMAS REDUCTION ON A LOT OF 28 Pattern Hats. 4 were \$17.50 each. Now \$15. 16 " \$12.00 " " \$8.

VAN ALSTINE'S MILLINERY 817 K Street.

SANTAL MIDY. Relieves Kidney & Bladder troubles at once. Cures in 48 Hours all URINARY DISCHARGES.

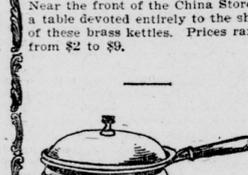
Each Capsule bears the name MIDY. Beware of useless counterfeits.



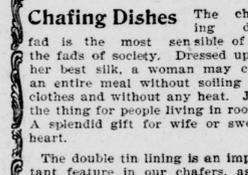
HOLIDAY THOUGHTS. It will not be necessary to tell your neighbors that you gave your son a drum.



Five o'clock Tea Kettles. Afternoon teas are still in vogue and the regular brass tea kettle is, of course, indispensable. Near the front of the China Store is a table devoted entirely to the show of these brass kettles. Prices range from \$2 to \$8.



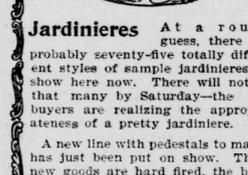
Chafing Dishes. The chafing dish is the most sensible of all the fads of society. Dressed up in her best silk, a woman may cook an entire meal without soiling her clothes and without any heat. Just the thing for people living in rooms. A splendid gift for wife or sweetheart.



Water Bottle Sets. Glass water bottles are taking the place of pitchers to a very great extent nowadays. Set consisting of one thin blown engraved water bottle and tumbler to match, as shown in picture above - 50 cents.



A Christmas Lamp. An unusually pretty lamp for the price - that's why we call it a "Christmas Lamp." The bowl and shade are white, with beautiful decorations in gold; Royal center draft burner; brass open work feet; tripod and chimney complete. Price, \$2.50.



Jardiniere. At a rough guess, there are probably seventy-five totally different styles of sample jardiniere on show here now. There will not be that many by Saturday - the gift buyers are realizing the appropriateness of a pretty jardiniere.

A new line with pedestals to match has just been put on show. These new goods are hard fired, the body and glaze being more vitrified than is usual with imported pots. Prices from 50 cents to 50 dollars.



Decorated Plates. Carlsbad china decorated plates, with gold accented and assorted flower decorations. Price, six for \$1.25.



Berry and Salad Sets. Carlsbad china berry sets of seven pieces; bowl, 9 1/2 inches across; assorted flower decorations. Price, \$1.25.



Berry and Salad Sets. Carlsbad china berry sets of seven pieces; handsomely decorated. Price, \$3.25.

Salad bowls, measuring 9 inches across, of Carlsbad china, newly decorated. Price, 50 cents each.



Tea and Chocolate Sets. Carlsbad china decorated tea sets of forty-four pieces; decorations of violets mingled with other flowers. Price, \$8.



Berry and Salad Sets. Carlsbad china berry sets of seven pieces; decorations of white and blue violets and gold edges. Price, \$4.



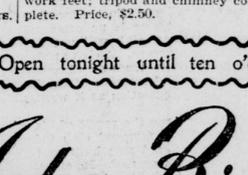
Berry and Salad Sets. Carlsbad china berry sets of seven pieces; handsomely decorated. Price, \$3.25.



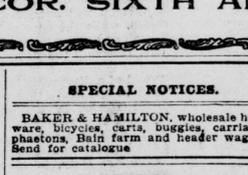
Decorated Plates. Carlsbad china decorated plates, with gold accented and assorted flower decorations. Price, six for \$1.25.



Decorated Plates. Carlsbad china decorated plates, with festoon edges and flower decorations. Price, six for \$1.50.



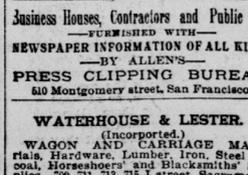
Decorated Plates. Carlsbad china decorated plates, with festoon edges and flower decorations. Price, six for \$1.25.



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Sacramento, Thursday, 22 December, 1898. On this day in the year 1620 the "Mayflower" pilgrims landed at Plymouth Rock.



Tea and Chocolate Sets. Carlsbad china decorated tea sets of forty-four pieces; decorations of violets mingled with other flowers. Price, \$8.



Berry and Salad Sets. Carlsbad china berry sets of seven pieces; bowl, 9 1/2 inches across; assorted flower decorations. Price, \$1.25.



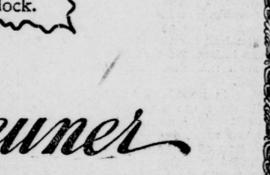
Berry and Salad Sets. Carlsbad china berry sets of seven pieces; handsomely decorated. Price, \$3.25.



Decorated Plates. Carlsbad china decorated plates, with gold accented and assorted flower decorations. Price, six for \$1.25.



Decorated Plates. Carlsbad china decorated plates, with festoon edges and flower decorations. Price, six for \$1.50.



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Decorated Plates. Carlsbad china decorated plates, with festoon edges and flower decorations. Price, six for \$1.25.

CHRISTMAS PRESENTS

At \$1.00 Paper Cutters, Combs, Shoe Horns, Hair Brushes.

At \$1.50 Pipes, Ash Trays, Scarf Pins, Cans.

At \$2.50 Cigar Cases, Cuff Buttons, Umbrellas, Rings.

KLUNE & FLOBERG, 528 K Street.

SANTAL MIDY. Relieves Kidney & Bladder troubles at once. Cures in 48 Hours all URINARY DISCHARGES.

Each Capsule bears the name MIDY. Beware of useless counterfeits.

PRETTIEST AND LARGEST

assortment in town to select from in our line of Men's Furnishing Goods. An elegant line of Holiday Neckwear in all the latest styles, shapes and colors, among which are several special lines. Here are a few:

Regular 60c Bows, on sale.....25c Regular 60c Ties, on sale.....25c Regular \$1 and \$1.25 Ties, on sale.....75c

Have you seen those Fancy Night-shirts we are displaying? You should see them, cannot be found elsewhere in town. From 50c up to \$3.50.

OUR SMOKING JACKETS are going fast, but we still have quite an assortment on hand. A very acceptable Xmas Gift for gentlemen. From \$4 to \$12.

See Us On Holiday Goods. MASON'S Men's Furnishing Goods, 528 J STREET.

N. Dingley's Mills, MANUFACTURERS AND WHOLESALEERS, GROUND AND ROASTED COFFEES. Originators of the celebrated Star Brand MILLS. - I STREET, NEAR FRONT.

SPECIAL NOTICES.

BAKER & HAMILTON, wholesale hardware, bicycles, carts, buggies, carriages, phaetons, Bait carts and hearse wagons. Send for catalogue.

AUCTIONS.

AUCTION SALE OF FINE FURNITURE, THURSDAY, DECEMBER 22, AT THE ROOMING HOUSE NO. 1026 Third street, at 10 o'clock a. m., parlor and kitchen furniture, 6 oak bedroom sets, oak sideboards, fine carpets, bedding, etc. Sale positive. Terms cash.

W. H. SHERBURN, Auctioneer.

AUCTION SALE OF Farming Implements, Hay, Wagons, Horses, Cattle, Chickens, Etc. ON FRIDAY, DECEMBER 23, AT 11 a. m., at the Foley ranch, one mile south of Whiskey Hill. Sale by order Superior Court.

D. J. SIMMONS & CO., Auctioneers. Salesroom 1015 Fourth street. H. G. Soule, Auctioneer for Estate.

Business Houses, Contractors and Public Men ATTENDED TO BY WALTER ALLEN'S NEWSPAPER INFORMATION OF ALL KINDS - BY ALLEN'S PRESS CLIPPING BUREAU, 810 Montgomery street, San Francisco.

WATERHOUSE & LESTER. (Incorporated.) MANUFACTURERS OF WAGON AND CARRIAGE MATERIALS, Hardware, Lumber, Iron, Steel and Coal, Horsehoes and Blacksmith's Supplies. 706, 711, 713, 715 J street, Sacramento.