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IT IS SUICIDE

For you to think of buying your shoes elsewhere than at the undersigned's. Finding it impossible to close out our entire stock of fine shoes at our former low prices, and being determined to close them out if possible, we have decided to lower our prices still further to figures so that it will pay you to come and buy. We have no old shopworn or shoddy goods we want to get rid of, but everything the latest style and best quality. Our Prices: Albert, Juliet and Blucher Oxfords must be seen to be appreciated. Now, for example, notice the saving you make in a pair of

SHOES! * * SHOES!

Ladies' Button Shoes ranging in prices from \$1.25 to \$5.00. former prices \$2 to \$6.50
Ladies' Turned Oxfords from \$1 to \$3.50. former prices \$2 to \$5.00
Misses' Shoes from \$1.25 to \$2.25. former prices \$2 to \$3.00
Infants' Shoes from \$1.25 to \$1.50. former prices 75c to 2.00
Men's Shoes from \$1.75 to \$5.50. former prices \$2 to 7.00
Boys' Shoes and everything else in proportion.
Come and examine our goods before buying elsewhere.

M'DONALD, 118 N. Spring.

FORCED TO CLOSE DOORS.

A Southern California Bank
Suspension.The Riverside Banking Com-
pany Embarrassed.Inability to Make Collections Given
as the Cause.Depositors Will Probably Be Paid in
Full—No Other Local Banks
Involved—Eastern Bank
Failures, Etc.

Special to the Herald.

RIVERSIDE, Cal., June 14.—The Riverside Banking company, a corporation organized under the state laws, suspended payment today. The news of the suspension was a great shock to those of the community not in the inner circle of local finance. To those familiar with the situation the suspension was not wholly a surprise, as the concern was known by them to have been laboring under a heavy burden for many months. Aberdeen Keith, an old and wealthy citizen and president of the board of city trustees, is the nominal head of the concern. The manager is O. T. Dyer, who is now in San Francisco.

The failure of the bank to open its doors at the usual hour this morning was the cause of wild and unreliable rumors, and great consternation for a time existed among the depositors. The bank officials made no explanation. The iron gates at the front of the bank were locked with a padlock and bore the notice: "This bank is closed under instructions. Depositors will be paid."

The real cause of the suspension is stated to be difficulty in making collections. A statement is expected to be issued shortly.

PRESIDENT KEITH'S STATEMENT.

Aberdeen Keith, president of the bank, was seen this afternoon. He appeared almost overcome by the disaster, and his face bore evidence of a sleepless night. He spoke very frankly of the affairs of the bank. Its failure, he said, had come almost as a surprise to him, as until within a few days he had no idea that a suspension was probable.

"I believe," said Keith in full, "unless, indeed, the bottom falls out of the whole country."

"How came the bank to suspend?" was asked.

"The directors met at 9 o'clock this morning and decided to close the doors. The meeting was very brief. We had individually made up our minds, most of us, what had to be done. The suspension was due to a failure to make collections. We found that we could not do more than get through the day, and were not sure we could do that; so we thought it better to close than risk a run. I am not able to say anything about the liabilities. I suppose a statement will be made up in a few days."

"How about the report that the Pacific Bank of San Francisco threw out a draft of your bank for \$15,000?" was next asked.

"That is not true," said Mr. Keith. "They did refuse a draft for \$500 a few days ago, but they paid it the day after."

"Will the bank resume?" "I hope and think it will; but that will depend upon the bank examiners. If we are given a chance to make collections I think we can go on, but if we are crowded like the San Diego bank was, we cannot resume."

When asked about the whereabouts of Manager Dyer, Mr. Keith said he presumed Mr. Dyer was in San Francisco and would return soon.

ATTORNEY MCINTYRE TALKS.

W. J. McIntyre, the attorney of the bank, stated that the bank's troubles dated two years back. It had advanced money liberally to the orange growers of this section on prospective crops, just as commercial banks in agricultural districts make loans to farmers. The frost of two seasons ago put the growers in bad shape to make payments, and the bank found trouble in getting its money without pressing debtors. The low prices of oranges the present season added to the embarrassment of the growers. The bank continued to carry many of them, its officers being unwilling to crowd them. There was no run immediately preceding the suspension, but considerable sums were drawn out, one depositor taking \$2000 only two or three days ago. Collections were slow and deposits light. If the bank could realize on the paper it held it would be all right, but its officers had been unwilling to drive people to the wall, and cause general commercial trouble.

Mr. McIntyre said the bank examiner was expected to arrive on this evening's train.

"Do you think there will be an assignment?" was asked.

"No," said the attorney, "I do not believe there will be. At all events, I have no instructions in that respect."

THE BANK MAY RESUME.

Mr. McIntyre further said he believed the bank would receive help and resume. He had no idea that the depositors would lose a dollar. The situation, he said, was backed by some of the wealthiest and most influential men in the community. On January 1st, before the run on the bank in February, a statement of resources was made which showed the assets to be \$1,117,285.24, and deposits amounting to \$541,555.58.

During the run in February a great many of the deposits were withdrawn. President Keith had on deposit at least \$75,000, while a large number of other citizens had sums on deposit ranging from \$10,000 down. There is not the slightest uneasiness regarding

the condition of the other banks, but to allay alarm they at once issued statements of their condition.

ANOTHER ACCOUNT.

A San Bernardino Version of the Riverside Bank Failure.

Special to the Herald. SAN BERNARDINO, June 14.—The Riverside Banking company did not open its doors this morning at the usual hour, but affixed a card on the iron gate which guards the entrance, explaining the trouble in the following words: "This bank is closed under instructions. Depositors will be paid." The news spread throughout the city, and in a few moments curious people could be seen on the streets going in the direction of the building. At no time during the day did a large crowd congregate. All the depositors took the matter philosophically and seemed to feel perfectly safe, as the directors are heavy real estate holders and all are confident they will be paid in full.

CAUSES OF THE SUSPENSION.

The failure was not altogether unexpected. Bad management of investments on shaky collateral is doubtless the cause. Last February O. T. Dyer, manager of the defunct institution, decided the greater part of his property to his wife, while he placed \$50,000 worth of realty in the name of S. T. Hall, his confidential agent. Several ugly rumors were soon afloat, which caused a run on Saturday, March 4th, and continued during the Monday following. The county division fight going on in the legislature at the time, caused the other banks in Riverside and the First National of Los Angeles to come to its rescue and tide over the trouble for the time being. It is evident that since this run a want of confidence has been considerably affected the business of the bank as depositors were continually withdrawing, and banks with which the institution had accounts pressed payment. A steady drain was kept up till the present time. This, added to the advances made to customers whose crops for two years have not been remunerative, was doubtless the immediate cause of the suspension.

CLOSED ON DYER'S ORDERS.

For the past two months O. S. Dyer has been absent, spending the greater portion of the time in San Francisco. This morning a few minutes before 10 o'clock, a telegram was received from him, ordering the officials not to open the institution for business. If he gave a reason it could not be learned.

A rumor was circulated on the streets at noon that the Pacific bank of San Francisco had refused to honor a draft for \$15,000 the day previous, but upon investigation it was found to be false, although a draft for \$5000 had been refused on the ground that the bank had not been notified by the Riverside bank, but it was afterwards paid.

THE BANK'S DEPOSITS.

The bank had between \$250,000 and \$300,000 in deposits, and the last statement of the bank gave the capital stock as \$1,000,000. A large portion of the deposits are supposed to be offset by worthless paper and unfortunate investments.

The depositors include all classes of citizens of Riverside, but it is not believed that any business houses are involved. The Riverside Trust company is reported to have deposited with the defunct institution a large sum of money, and it is suspected that the failure will embarrass it. Several merchants in this city, from whom the Trust company had purchased supplies for prosecution of its canal work and who had accepted checks on the Riverside Banking company therefore, will lose by the failure.

A report was circulated on the streets this morning that the county treasurer of San Bernardino was a loser, but such is not the case, as the funds of the county were on deposit there, as it was withdrawn by Treasurer Reeves May 8th.

NO OTHER BANKS INVOLVED.

The other banks of Riverside are not affected by the failure. San Bernardino county banks are not in any way embarrassed by the suspension, as only one has any dealings with the defunct institution, and it owes the Riverside bank \$500.

The officers of the embarrassed bank are: A. Keith, president; J. A. Brennan, vice-president; O. T. Dyer, manager; Miss E. C. Dyer, cashier; J. H. Goodhue, assistant cashier.

PRESIDENT KEITH TALKS.

Aberdeen Keith, the president, was interviewed by your correspondent this afternoon, and stated that the cause of the failure was lack of funds, caused by tardy collections and a steady drain. He said the officials were of the opinion that they could not make payments today, and decided to close rather than let all the money be withdrawn. He expected the bank commissioner this evening would be appointed and a statement made of the condition of affairs. The officials were looking over the books and preparing the document today. He denied the rumor that a \$15,000 draft had not been honored by the Pacific bank of San Francisco. He was positive that all the depositors would be paid in full. He was sure the stockholders, who are prominent and responsible men, would be able to make a settlement, and that the depositors would not feel any alarm. He was a heavy depositor himself, so the reporter learned, having on deposit \$75,000, and also a heavy stockholder.

A BOOK-KEEPER'S STATEMENT.

A book-keeper in the bank was also seen and said he knew of no trouble when the bank closed last evening. After he reached the bank this morning he was surprised when he learned that a message had been received that the bank should close. He was positive no run had been made on the bank of late.

UNFORTUNATE DEPOSITORS.

A number of poor families are said to have money in the bank, and will feel the loss heavily. Several school teachers were in the habit of placing their earnings in the institution, and are considerably out of pocket. This morning one of them went to the bank about 10:30

o'clock with \$400 to deposit, and was startled to see the sign hanging on the gate, and went away in a happy mood. The depositors are undoubtedly resting easy, as there were no crowds collected on the streets or around the bank building, although three or four men were noticed in each block quietly discussing the situation, and all were of the opinion that no trouble was likely to follow the failure.

REMAINING BANKS SOLID.

The remaining three banks have on deposit \$473,000 in round figures, and have available cash of over \$260,000, or nearly 60 per cent of the deposits in actual cash. These banks have not had any run today, whatever; they did the usual amount of business and closed this evening at the usual hour, without any extra money being withdrawn. They are in such confidential relation that they stand solidly together, while the names of the directors and stockholders are alone enough to give the public confidence.

PECULIAR PROCEEDINGS.

From a reliable source the information was gleaned that the directors of the defunct institution did not close the bank. It looks strange that neither they nor the president were responsible for the suspension, but that the manager should telegraph from San Francisco and close the house over their heads, without consulting them. There is undoubtedly something wrong somewhere, but at present it is impossible to find the missing link. A rumor gained currency late this evening that the president did not know of the failure until half an hour after it occurred. Some startling developments are looked for at an early date.

MARBLE WORKS CLOSED.

COLTON, Cal., June 14.—The marble works on Slover mountain closed today. The works were operated by the Uren company and supposed to be backed by the Riverside Banking company. The workmen were notified this morning that the works would be closed for a few days. They received checks on the Riverside Banking company, which was closed this morning, for work to date.

EASTERN BANK TROUBLES.

A Run on the Irving Savings Institution of New York.

New York, June 14.—A run was started on the Irving Savings institution this morning as soon as the doors were opened. Twenty minutes after the bank had opened the paying teller had paid out \$7500. A speculator was on hand offering to buy up all the books he could get for 10 per cent commission. Treasurer Latimer said the bank had on hand \$1,000,000 and could get as much more as a manager's notice if necessary. This is the bank in which Superintendent Preston found a deficiency of \$70,000 yesterday.

This afternoon Superintendent of State Banks Preston made the following statement: "The directors of the institution were averse to making the condition of affairs public, fearing a run would hurt the bank's standing, but I advised them to take the public into consideration. The run will probably be over by tomorrow, when the solvency of the bank becomes generally known. The shortage may be larger than already announced, as the channels through which the money disappeared are not all discovered. There may be other dishonest officials than the three mentioned last night."

No arrests have been made.

BANK SUSPENSIONS IN OHIO.

PAINEVILLE, O., June 14.—A run which began on the Lake county bank of Taron, Wilcox & Co. yesterday culminated in its doors being closed this morning. A notice was posted stating the bank had suspended temporarily, and that all depositors would be paid in full. The general impression is the bank will be able to resume. The personal estates of the stockholders are liable for the bank's indebtedness, in all amounting to several hundred thousand dollars. It was considered a sound institution.

TOLEDO, O., June 14.—The Exchange Banking company of Weston, O., a concern capitalized at \$50,000, closed its doors this morning.

AN INDIANA BANK FAILURE.

INDIANAPOLIS, June 14.—The Citizens' bank of Fairmont, Ind., has suspended operations, owing to the stringency of the money market. Capital stock, \$50,000; assets, \$191,000; liabilities, \$130,000 to \$150,000.

THE HUDSON SAVINGS BANK.

HUDSON, Wis., June 14.—The statement of the committee on the affairs of the Hudson Savings bank will show that the assets, according to the bank statement, are \$736,127; assets, according to the committee's appraisal, \$596,296; liabilities, \$644,493. With careful handling by the assignees the loss will be comparatively small.

OMAHA BANK RUNS SUBSIDED.

OMAHA, June 14.—The runs on the Omaha savings banks subsided this morning almost as quickly as they began yesterday. A few depositors appeared early, but as soon as it became apparent that the run was over the anxious ones left without taking their money. There are no new developments regarding the suspended banks.

A KANSAS BANK WRECK.

TOPEKA, Kan., June 14.—State Bank Commissioner Presidential, who made an examination of the affairs of the bank of Burr Oak, which failed Saturday, declares Manager Hurlbut conducted the affairs in such a manner as to send him to the penitentiary. Hurlbut disappeared after the failure and cannot be found. The bank's deposits amount to \$45,000. Its assets are worthless.

The world's fair will cause a rush. Order early. Full stock, good fit, moderate prices. Getz, fine tailoring, 112 West Third street.

For sunburn and freckles use only Perfecta Face Cream; safe and sure. For sale by A. E. Littleboy, druggist, 311 South Spring street.

For bargains in millinery go to Thurst, 264 South Main street, opposite Third.

THE CAPTURED OUTLAWS.

Evans Has His Left Hand
Amputated.A Favorable Change in Son-
tag's Condition.United States Marshal Gard's Return
to Los Angeles.The Officer Gives a Graphic Description
of the Pursuit and Capture of the
Bandits—Another Tragedy
in Visalia.

By the Associated Press.]

VISALIA, June 14.—Chris Evans's left hand was amputated just above the wrist, at 2:30 o'clock this afternoon. Sontag is in better condition today than

feeling of peace and security that had been unknown to them since September of last year. The posse of Marshal Gard were successful because they were in earnest in their endeavors to run the bandits down.

Marshal Gard throws some light on the two captured men and also upon several other details as well. It was generally supposed that Evans was the gamier man of the two, but according to Marshal Gard he was not, and he also played the coward in leaving Sontag after the fight.

The officer has certainly acquitted himself, as did the others, most ably, and Los Angeles can point with pride to his recent exploit.

He was seen at his residence yesterday afternoon by a Herald reporter, to whom he related the exciting details of the fight. He also furnished the diagram of the battle-ground and loaned the photograph of the posse and Sontag from which to make the accompanying cut.

GARD'S STATEMENT.

"I received a communication from Detective John N. Thacker of the Wells Fargo Express company service that he



THE SCENE AT SONTAG'S CAPTURE.

(From a photograph taken at the time.)

1, Gard. 2, Burns. 3, Rapelle. The other persons formed part of posse that arrived from town Monday morning. Sontag is lying on the ground in the straw.

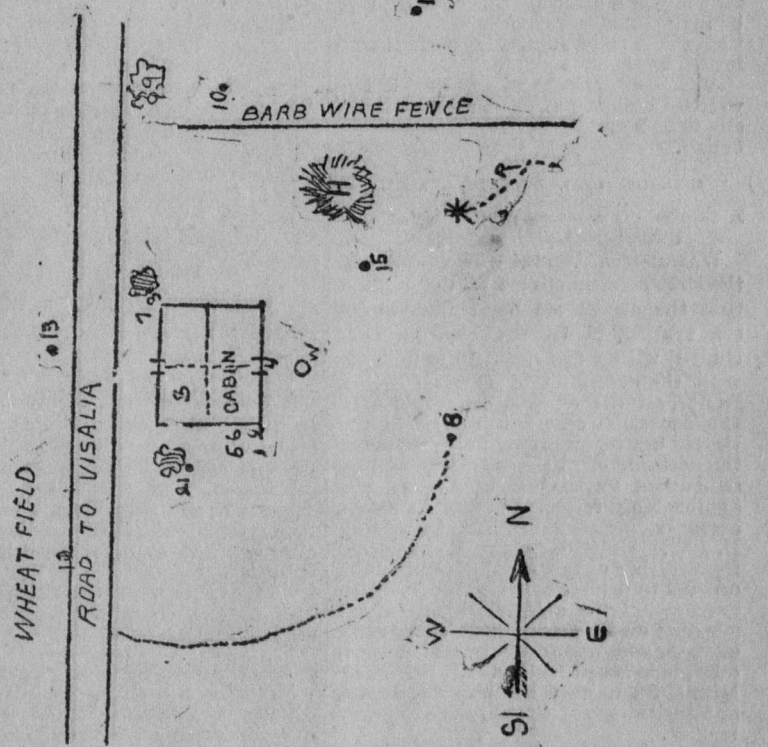
before. The physician says he is astonished at the favorable change. Evans is very cheerful.

ANOTHER TRAGEDY IN VISALIA.

John R. Asmus arrived here last evening on his way home to Porterville. He proceeded to a gunsmith and purchased a 32-caliber Smith & Wesson revolver, and then kept peering around town until midnight. At that time he inquired at the Visalia house for Billy Matthews. Being told he was not in, Asmus went away. He returned at 1:45 a. m., coming directly across the street fronting the hotel door. Matthews was sitting there reading, with one Morentz Loventhal present. Asmus opened fire on Matthews, hitting him five times, in his thumb, elbow and three shots in the left side. When the shooting opened, Matthews arose from his chair and advanced to within three feet of Asmus, where the last four shots were fired. Matthews is still alive. The trouble arose several months ago when Matthews was arrested for assaulting a sister of Asmus. On trial for the

had a plan in regard to the bandits, so two weeks ago tomorrow I left this city and went to Fresno to consult with him. "Very trustworthy information had been received that Evans and Sontag had in contemplation a raid upon the express cars during the dark part of the moon, which is this present week. They had 50 pounds of dynamite in their possession, so our informant stated, and they proposed to take no chances with the trainmen, but intended to blow the express car all to pieces in order to expedite getting at the through safe. They had absolutely no money, and it was thought, proposed to make this one grand wind up of their career in this state, and after getting in possession of the money to settle enough upon Mrs. Evans and her family and then go to British Columbia or else to Mexico.

"After discussing the matter, we agreed that it was but human, for the sake of the innocent passengers on the train and to the people at large, that something be done to run the bandits to earth. The various details were discussed and a general plan of action decided upon. Accordingly, I swore in as deputies Thomas Burns, Fred Jackson and Hy Rapelle. The two latter are very expert shots. Jackson I appointed



1 and 2, position of Jackson and Rapelle when firing commenced. 3, Burns' first position. 4, Gard at the door. 5 and 6, position of Gard and Rapelle after Jackson went around house. 7, Jackson's position when shot. 8, route and rocks where Rapelle first stood. 9, where Burns first took position. 10, where Burns advanced but was driven back. 11, final position of Rapelle. 12, where Jackson was helped into wagon. 13, Gard's quarters Sunday night. 14, where Jackson crawled and lay during fight. 15, where Evans was first shot. 16, hay stack. R, route Evans took to escape. S, room Gard and Burns were in when bandits first appeared. W, where Evans lost rifle. W, well

charge Matthews was cleared, which angered Asmus. Matthews is known as a pugilist.

MARSHAL GARD'S RETURN.

He Gives a Graphic Account of the Capture of the Bandits.

United States Marshal George Gard returned from Visalia yesterday morning, on the 7:30 train, from his very successful and praiseworthy trip after the two bandits, Evans and Sontag. His trip resulted in the capture of the pair of train robbers and has restored to the people of Tulare and Fresno counties a

[Continued on Seventh page.]