IN REPLY TO SPELLING.

The California Safe Deposit and Trust Company Returns Fire.

FULLY QUALIFIED AS A BANK.

Articles of Incorporation Empower the Company to Conduct a Banking Business.

In reply to the statement made a few days ago by Attorney T. C. Spelling to the depositors of the People's Home Savings Bank, in which he proceeds to show that the California Safe Deposit and Trust Company is not a banking institution and therefore not qualified to carry on the business of a bank, Attorneys Gunnison, Booth and Bartnett, acting in the interest of the California Safe Deposit and Trust Company, have prepared their formal answer as follows:

SAN FRANCISCO, CAL., Dec. 16, 1895.

To the Board of Directors of the People's Home Savings Bank and to George Stone, President, and to John F. Sheehan, Secretary—GENTLEMEN: The California Safe Deposit and Trust Company has requested us, as its attorneys, to answer the communication of T. C. Spelling addressed to you gentlemen bearing the date December 11, 1895.

The first proposition submitted by Mr. Spelling is the legal right of the Board of Directors of the People's Home Savings Bank to deposit its funds with the California Safe Deposit and Trust Company, or to keep its funds on deposit with said corporation. Mr. Spelling maintains that the California Safe Deposit and Trust Company has no existence as a banking corporation, and in support of this he avers that the California Safe Deposit and Trust Company "was organized since the act approved April 6, 1891," which is an act entitled "An act authorizing certain corporations to act as executor and in other capacities, and to provide for and regulate the administration of trusts by such corporations."

He then argues that the company was incorporated under this act as a trust company. He states that "it was incorporated April 12, 1892." Mr. Spelling is in error in making this statement. The act of April 6, 1891, was enacted at the suggestion of the trust company, which company was incorporated on the 24th day of April, 1882. The articles of incorporation were subsequently amended on the 6th day of May, 1887, and again on the 11th day of September, 1890. No amendments have been made since the adoption of the act of April 6, 1891. That act conferred certain powers on corporations already organized, as is evident from section 1 thereof, which provides that "any incorporation which has been or shall be incorporated under the general incorporation laws of this State authorized by its articles of incorporation to act as executor, administrator, guardian, assignee, receiver, depository or trustee, and having a paid-up capital of not less than $250,000, of which $100,000 shall have actually been paid in in cash, may be appointed to act in such capacity in like manner as individuals."

To support the contention that the California Safe Deposit and Trust Company is a banking corporation, we submit a copy of the certificate of the Bank Commissioners of the State of California granting a license to said corporation to transact a banking business, "subject to the laws of this State for the period of one year from the date hereof," which certificate bears date July 1, 1895:

BOARD OF BANK COMMISSIONERS, STATE OF CALIFORNIA.

Know All Men by These Presents: That the California Safe Deposit and Trust Company has paid its pro rata assessment, according to section 16 of "An act creating a Board of Bank Commissioners and prescribing their duties and powers," approved March 30, 1878, and the acts amendatory thereof.

Now therefore, a license is hereby granted unto the said corporation to transact a banking business, subject to the laws of this State, and the period of one year from the date hereof.

In witness whereof we have hereunto set our hands, at the City of San Francisco, this 1st day of July, A. D. 1895.

J. B. FULLER, PARIS KILBURN, H. W. MAGEE, } Commissioners.
Attest: C. H. DUNSMOOR, Secretary.

Secondly—The California Safe Deposit and Trust Company has complied with all provisions of the laws of California in respect to its capital. The corporation, furthermore, has fully complied with the provisions of section 321 of the Civil Code of the State of California, referred to by Mr. Spelling.

We annex hereto and make a part hereof the notice posted in the office of the California Safe Deposit and Trust Company, showing the names of the directors of the corporation and the number of shares of stock held by each director, pursuant to the provisions of said section.

Again, the articles of incorporation empower the company to transact a banking business. Among the purposes for which said corporation was formed are the following:

To receive and hold on deposit, or in trust, estates, both real and personal, of individuals, companies and corporations. * * * Also, to accumulate and loan the funds and savings of its stockholders, depositors and others, and to preserve and safely invest, loan and collect the same for their benefit. * * * Also, to invest or loan moneys deposited or held as aforesaid, paying an agreed rate of interest, with full power for the collection and recovery thereof. * * * And in general to do and perform any and all acts and things pertaining to or that may be connected with the purposes and objects above specified, or that may be necessary, convenient or useful to the main purposes of this corporation.

These powers are certainly sufficiently broad to include it within the definition of a bank, which is defined to be "an institution generally incorporated, authorized to receive deposits of money, to lend money, and to issue promissory notes, usually known by the name of bank notes, or to perform some one or more of these functions."

See "Boone on the Law of Banking," section 2, and the authorities there cited (Bouvier's law dictionary, American and English Encyclopedia of Law, volume 2, section 99).

It will thus be readily seen that the California Safe Deposit and Trust Company is clearly authorized to do a banking business. Although it was incorporated prior to the passage of the act of April 6, 1891, it complied with the provisions of that act by depositing with the State Treasurer the security required by that act, and on the 30th day of April, 1891, received a certificate of authority from the Bank Commissioners, authorizing it to accept trusts and receive deposits of trust funds. The following is a copy of said certificate of authority:

CERTIFICATE OF AUTHORITY.

OFFICE OF THE BOARD OF BANK COMMISSIONERS, SAN FRANCISCO, Cal., April 30, 1891.

We, the undersigned Board of Bank Commissioners of the State of California, hereby certify that the California Safe Deposit and Trust Company, of San Francisco, California, a corporation duly organized under the general incorporation laws of this State, has deposited with the Treasurer of State securities amounting to the sum of two hundred thousand, ($ 00,0000) dollars.

That said deposit is made for the benefit of the creditors of the said California Safe Deposit and Trust Company under and by virtue of the provisions of an act of the Legislature of the State of California entitled "An act authorizing certain corporations to act as executor and in other capacities and to provide for and regulate the administration of trusts by such corporations," approved April 6, 1891; and that said securities are now held by said Treasurer in his official capacity for the uses and purposes aforesaid.

And we further certify that by virtue of the act aforesaid, the California Safe Deposit and Trust Company, of San Francisco, California, is hereby authorized to accept trusts and to receive deposits of trust funds.

In witness whereof we have hereunto set our hands at the city of San Francisco, the day and year first above written.

A. GERBERDING, W. H. KNIGHT, C. H. DUNIMOOR, Bank Commissioners.
Attest: B. McL. HARDISTY, Secretary.

Subsequently the business of said company, having rapidly increased, it increased its deposit with the Treasurer of State to the sum of five hundred thousand ($500,000) dollars, pursuant to the provisions of said act of April 6, 1891. It is thus empowered to do a trust company business as well as a general banking business. There is no provision of law which forbids a corporation in this State to engage in a banking and trust company business at the same time. Mr. Spelling has cited no such authority, nor in our opinion, can he do so. Other institutions organized under the same laws with articles of incorporation similar to those of the California Safe Deposit and Trust Company are transacting a banking and trust company business. We cite, for instance, the Union Trust Company of San Francisco.

We do not deem it necessary to say anything on the proposition that the funds of the People's Home Savings Bank cannot be deposited by that bank on ordinary deposit, subject to check. This is a matter which concerns the California Safe Deposit and Trust Company only indirectly. The determination of that question more properly belongs to the attorney for the People's Home Savings Bank.

To support the contention that the trust company has no power to acquire any title or interest in the passbooks or in the indebtedness evidenced by them, Mr. Spelling has made statements that are not true in fact. The trust company has not gone into the market of buying up passbooks on speculation, and the argument of Mr. Spelling, based upon that assumption of fact, need not be answered. Neither the trust company, nor any of its officers or attorneys, has at any time purchased a single passbook, although, if it had been disposed to take advantage of the misfortune of the poor depositors, it could readily have done so.

The 2600 depositors who made their assignments, aggregating $720,000 or thereabouts, did so with the object in view of enabling the company to make the collections on their behalf. The assignments were assignments for collection. We annex hereto a form of assignment, and also a form of the receipt given to every one of the depositors making the assignment, showing clearly that the depositor is entitled to receive the amount collected, less 6 per cent of the sum or sums that may be collected or received, whether by way of dividends or otherwise, which amount shall include all attorneys' fees and other costs. It is thus evident that no purchases were made for speculative purposes.

A reasonable compensation was agreed upon for services rendered in making the collections. A banking corporation within the exercise of its legitimate functions as a banking corporation certainly may take accounts for collection, but these assignments were taken in its capacity as a trust company, and by the power conferred upon it by its articles of incorporation, which further provide that the purpose for which said corporation is formed is "to accept and execute trusts of every description, as may be committed to it by any person, executor, administrator, guardian, trustee, receiver or by any corporation, or by any court of this or any other State, or of the United States, * * * and in legal manner to attend to the management and settling of estates, guardianships, assignments, receiverships, or as trustees, agents or attorneys, and to attend to any and all manner of trusts."

Having complied with every provision of the law relating to trust companies, it is clearly apparent that it is empowered to execute a trust of this description—namely, to take an assignment of these deposits and collect the same, paying the amounts so collected to its assignors, less a reasonable charge for services.

The statement that the trust company dismissed the action brought by it against Winterburn and others because its power to take those assignments was in issue has no foundation in fact. Neither the company nor its attorneys at any time had any doubt as to the ultimate success of the action. After the Winterburn suit was brought it will be remembered that an application was made by the trust company to the Board of Bank Commissioners requesting said board to direct the board of directors of the People's Home Savings Bank to make an order calling in the unpaid capital. The Bank Commissioners complied with the request made and subsequently a call was made by the board of directors of the People's Home Savings Bank for the unpaid capital. In order that no legal obstacle should be placed in the way of the collection of the call we dismissed the action. Knowing that a large amount of the stock of the People's Home Savings Bank was held by non-residents, we were of the opinion that the collection of their unpaid subscriptions would be facilitated by the making of the call, and, if necessary, by bringing the suits in the jurisdiction in which such stockholders might be found. To thus expedite the collection of such unpaid subscriptions, and for no other purpose, the Winterburn suit was dismissed, it being the object of the trust company to realize the largest amount on the claims assigned to it in the most expeditious and economical manner.

That the California Safe Deposit and Trust Company holds those assignments in its capacity and function as a trust company, is evident from its report of July 1, 1895, to the Board of Bank Commissioners. In that report these assigned claims do not appear as a part of the assets of said company, but do appear in the statement of the trust resources.

As is apparent from the form of the agreement made, the trust company is invested with a legal title to the deposits and to "all claims, demands, deposits and debts due and payable" from the People's Home Savings Bank to the depositors so making the assignments. Thus being vested with the legal title of the claims so assigned, the company is entitled to collect the same from the People's Home Savings Bank and the assignors are bound by the collections made by it, while the company is bound by its contract made with the depositors. That assignments may be made in this State for collection, vesting the assignee with the legal title to the claim so assigned, is elementary.

See Grant vs. Heverin, decided by our Supreme Court, reported 77 Cal., page 263.

There it was said that "When the legal title to anything in action is vested in an assignee, the debtor is completely protected by the assignment against the assignor, and such assignee may sue thereon in his own name, whatever collateral agreements have been made between him and the assignor respecting the proceeds." (Head notes.)

See also Pomeroy's Rights and Remedies, sec. 132, and authorities there cited. Respectfully submitted,

GUNNISON, BOOTH & BARTNETT, Attorneys for California Safe Deposit and Trust Company.

WON'T BUILD A PAVILION.

Directors of the Mechanics Conclude to Lease Their Land on Folsom Street.

At the semi-monthly meeting of the board of directors of the Mechanics' Institute last night the question of leasing the Folsom-street property possessed by the institute was discussed. It was finally referred to the committee of finance, consisting of Grove P. Ayers, Ernst H. Denicke and Henry Root, to consider bids for a lease of five years.

It is the desire of the board to lease the property to parties who will increase its value and place upon it improvements.

Owing to the uncertainty of the title of the strip of land intersecting the property the possibility of the board's improving it for the interest of the institute or the erection thereon of a pavilion is held in abeyance. The sale by auction of this portion of marshy land, once the bed of Mission Creek, has been announced by the City to take place January 16, 1896.

A communication from the Pacific Kennel Club requesting the occupancy of the Pavilion for next May was referred to the Pavilion committee.

It was decided to retain the present assistant librarian at the salary of $60 a month.

Quite a lengthy discussion was indulged in regarding the matter of changing the present reading-room in the basement to a room on the third floor. A decision of the question was left for the member body to determine by vote.

Mysterious Chinese Death.

The body of a Chinese named Le Fi Dat was taken to the Morgue yesterday from a Chinese hospital in an alley off Pacific street, between Dupont and Stockton. It was supposed the man had been beaten to death. Deputy Coroner McCormick notified the Chinese consulate. An inquest was made and it was found that Le took sick Sunday night at 1005 Stockton street with Bright's disease and had been so poorly attended at the hospital that death came as a matter of course. His head and body were covered with bruises. A man who lived with him at 1005 Stockton street has disappeared.

NOTICE OF MEETINGS.

MOUNT MORIAH LODGE NO. 44, F. and A. M.—Meeting THIS (WEDNESDAY) EVENING, at 7:30 o'clock. Installation of officers. THEO. FROLICH, Secretary.

MORSE LODGE NO. 257, I. O. O. F. — Initiation THIS (WEDNESDAY) EVENING, December 18. A full attendance of the members is desired. Visitors cordially invited. By order. C. BRIND, Rec. Sec. W. A. TERRILL, N. G.

COURT OCCIDENTAL NO. 6676, A. O. F.—Members are notified to attend the funeral of our late brother, ROBERT HORWOOD, on THURSDAY, Dec. 19, at 1:30 P. M., from A. O. F. hall, 102 O'Farrell st. Services will be conducted by the court. A. ORBELL, Chief Ranger.

CROCKETT LODGE NO. 139, F. and A. M.—Installation of officers, THIS (WEDNESDAY) at 7:30 P. M. H. FORTRIEDE, Secretary.

IVANHOE LODGE NO. 5, K. OF P., will confer the Knight rank (long form) WEDNESDAY, Dec. 18, 1895, at Pythian Castle, 909½ Market st., at 8:30 P. M. Members of sister lodges cordially invited. N. S. GIBERSON, C. C. O. NORCROSS, K. of R. and S.

SERVIAN-MONTENEGRIN L. and B. Society—Officers and members, attend your annual meeting SATURDAY EVENING, December 21, 1895, at 7:30 o'clock, at 10 California st. Election of officers for the ensuing year will take place, and new amendments will be read before the society for the third and last time, for rejection or adoption. There will be no meeting to-night, both meetings to be held on the same date. By order of P. L. VUCANOVICH, Pres. LAZAR S. CHURICH, Sec.

THE REGULAR MEETING OF THE Bricklayers' Association will be held at B'nai Brith Hall, 121 Eddy st., THIS (WEDNESDAY) EVENING, December 18, at 8 o'clock. Election of officers. JOHN CAMPBELL, President.

SCOTTISH HALL ASSOCIATION—AT a special meeting of directors of the Scottish Hall Association held December 13, 1895, dividend No. 6 of 50 cents per share on the capital stock was declared, payable at the office of the treasurer, GEORGE DAVIDSON, 137 Montgomery street, on and after Friday, the 20th day of December, 1895. W. R. EATON, Secretary.

LA CANDELARIA MINING COMPANY—Annual meeting for election of officers and transaction of business will be held on SATURDAY, December 28, 1895, at 10 o'clock A. M., at 530 California street, Room 60, San Francisco. By order of the Board of Trustees. GEORGE A. HILL, Secretary.

SITUATIONS WANTED—FEMALE.

LADIES, CALL ON US IF YOU WISH A FIRST-class servant. C. R. HANSEN & CO., 110 Geary.

NUMBER OF GIRLS OF ALL NATIONALities awaiting situations. MRS. HIRD, 705 Polk st.; telephone Sutter 671.

SWEDISH EMPLOYMENT OFFICE, 11½ Antonio st., off Jones, near Ellis.

MOTHER AND DAUGHTER WANT SITUation for cooking and housework in private family. Address H. W., Call Branch, 116 Ninth.

GERMAN GIRL WANTS PLACE IN FAMILY for general housework. Apply at 303 Third st.

SITUATION WANTED TO DO HOUSEWORK in small family; city or country. M. J., 315 Bryant st.

FIRST-CLASS DRESSMAKER WISHES work by the day or take work home; suits made up by day; $1 25. Call 848 Folsom st.

REFINED YOUNG LADY DESIRES TO DO chamberwork and sewing; references exchanged. 511 Eddy st.

RESPECTABLE YOUNG CREOLE LADY wants housekeeper's position, or will do plain sewing or mending. Call 249 Pacific st., room 44, second floor.

FIRST-CLASS IRONER WANTS SITUATION in laundry or hotel in the city or Oakland, Address MRS. P. L., 1358 Folsom st.

YOUNG LADY DESIRES A POSITION AS bookkeeper or stenographer. Address A. B., box 63, Call Office.

SITUATION WANTED IN PRIVATE FAMily do housework and German cooking. 1024 Howard st., room 19.

WANTED—POSITION AS HOUSEKEEPER in small family; nice home preferred; salary no object. Address L. A., box 123, Call.

WANTED—PLACE TO DO LIGHT HOUSEwork; city or country. Call at 1129 Howard st., MISS FANNY MILLER.

RELIABLE WOMAN WANTS SITUATION as a good cook and will do light housework; moderate wages; city or short distance in country. Call or address 27½ Fourth st., upstairs.

YOUNG WOMAN WANTS WORK COPYIng or office of some kind. 28 Seventh st., rm. 36.

RELIABLE WOMAN, WHO IS A FIRST-class short-order cook, wants situation; steady or by the day. Call or address 217 Eighth st.

YOUNG SPANISH GIRL FROM CITY OF Mexico wishes position as housekeeper. 207 Post st., room 7, second floor.

SITUATION WANTED BY ELDERLY Scotch woman to do housework; is a good cook and bakes; city or country. Ad. A. A., box 115, Call.

WIDOW OF EXPERIENCE DESIRES POsition in lodging-house or small family. Apply 230 Turk st.

YOUNG WOMAN WANTS WASHING, IRONing and housecleaning by the day. Call or address 1856 Howard, near Fifteenth, barber-shop.

YOUNG WIDOW WISHES A POSITION AS housekeeper. Call 11 Kearny st., room 27.

WIDOW (ENGLISH) WANTS EMPLOYment at anything; good plain cook. A. C., 322 Third st., room 30.

WOMAN WANTS A SITUATION BY THE day, washing, ironing, housework or sewing. Apply at 245 Fifteenth st., near Mission.

WANTED—BY YOUNG WOMAN, WORK BY the day or week at cleaning, washing and ironing; $1 a day and carfare. Call or address 717 Howard st.

AN ACTIVE, WILLING WOMAN WHO IS capable of housekeeping for men on a ranch, or to assist in a small place of business, such as a grocery, bakery or small drygoods store, or taking care of orphan children. Apply 1032 Market st., room 4.

WOMAN WANTS WASHING, IRONING AND housecleaning by the day. Call or address 5 Lafayette st., off Mission, near Twelfth.

NEAT RELIABLE WOMAN, GOOD COOK, wants situation as housekeeper for respectable gentleman's family. Address B. R., box 64, Call Office.

RESPECTABLE LADY WISHES SITUATION as housekeeper or chambermaid; willing and obliging. Call 737 Howard st., room 33.

FIRST-CLASS RELIABLE WOMAN WANTS any kind of work by the day, washing, ironing and housecleaning. Call or address 1812½ Geary.

WINCHESTER HOUSE, 44 THIRD ST., NR. Market; electric lights in every room; 200 rooms; 25c to $1 50 per night; $1 50 to $6 per week free bus to and from the ferry.

SCANDINAVIAN GIRL WISHES PLACE TO do general housework; no washing. Address or call 22 Perry st.

A YOUNG LADY WISHES POSITION AT stenography, bookkeeping or general office work; 3 years with present employer; best references. Room 39, 14 Sansome st.

LADY FROM THE EAST WOULD LIKE POsition as housekeeper. 203 Powell st., room 18.

SITUATION WANTED BY A COMPETENT young woman as cook in private family. Call 226A McAllister st.

EXPERIENCED SALESLADY WISHES SITuation; especially adapted to dress trimmings and findings department; also experienced dressmaker. Address M. B., box 71, Call Office.

WINCHESTER HOUSE, 44 THIRD ST., NR. Market; 200 rooms; 25c to $1 50 per night; $1 50 to $6 per week; convenient and respectable; free bus to and from the ferry.

SITUATIONS WANTED—MALE.

FRENCH, GERMAN AND AMERICAN cooks, stewards, bakers, waiters furnished at short notice. C. R. HANSEN & CO., 110 Geary st.

P. C. G. COOK'S SOC. SUPPLIES COOKS; ALL branches; short notice. 14 Geary, tel. Grant 46.

HUNTER & CO., CHINESE AND JAPANese employment office, 17 Webb st., below Kearny, bet. California and Sacramento; tel. 231.

CHINESE AND JAPANESE HELP—EST. 20 years; tel. 1997. BRADLEY'S, 640 Clay st.

SWEDE (24) WANTS SITUATION; UNDERstands the proper care of horses and carriages; used to garden work; three years experience in this country; best references. Address J. A., 1551 Miss on st., care Mr. Nylander.

FIREMAN WANTS A SITUATION EITHER stationary or locomotive; 17 years' experience. Address H. T. S., 1011 Alabama st. near Twenty-Second.

DISHWASHER DESIRES SITUATION IN hotel either country or city. Address D. W., box 60, Call office.

GOOD SHOEMAKER AND SALESMAN, speaks German and English, wishes a position. App y 434¾ Clementina st.

STEADY, SOBER, MARRIED MAN; UNDERstands care of horses or porter; can furnish reference. Address C. B., box 15, this office.

YOUNG MAN WANTS ANY KIND OF work; has had 3 years' experience in grocery business. Address G. G., box 142, this office.

MIDDLE-AGED MAN WANTS EMPLOYMENT in a private family, mine or store; understands horses; handy with any kind of tools; not afraid of work. M. A., box 119, Call Office.

FIRST-CLASS PAINTER AND PAPERhanger would like work in exchange for house rent or household furniture. Address Industry, 122 Turk st.

GARDENER—MIDDLE-AGED MAN WISHES place in a private family; single; understands his business. Address J. C., box 44, Call Office.

FIRST-CLASS STENOGRAPHER AND TELEgraph operator desires position. Address C. R., box 47, Call.

MIDDLE-AGED MAN WANTS EMPLOYment at nursing, store work or in any line where work is not heavy; city reference. Address M. M., box 127, Call Office.

BLACKSMITH, 3 YEARS' EXPERIENCE, wants place to finish his trade. Address 869 Market st., room 119.

SPECIAL NOTICES.

THE GRAND HOTEL BAR WILL PASS under the management to-morrow, December 16, of Edward Fay, its former proprietor, and E. J. Foster, the son of Captain J. G. Foster, the founder of the Cliff House. The place will shortly be improved at large expense and put in first-class condition; none but highest grades of wines and liquors served; best lunch in the city; every courtesy and prompt service our rule; call and see us and you will call again. FAY & FOSTER.

CORNS REMOVED WITHOUT KNIFE. Chiropodic Institute, room 22, 906 Market.

JERSEY MARKET, 512 BRYANT ST., cor. Third; mutton, beef, pork and sausage stalls; also fish, game and poultry stalls; everything first class; family trade a specialty; prices to suit the times.

MRS. ROBB, 1035 MARKET ST., ROOM 8, second floor; genuine massage treatment.

CORNS, INGROWING NAILS, SUCCESSfully treated. DR. LLOYD, Lurline Baths.

BAD TENANTS EJECTED FOR $4. Collections made, city or country. Pacific Collection Co., 415 Montgy st., room 6. Tel. 5580.

WINDOWS CLEANED AND FLOORS scrubbed; reasonable rates; payment for damages guaranteed. C. ROSSI & CO., 242 Sutter.

ROOMS WHITENED, $1 UP; PAPERed $3 50 up. 317½ Third. George Hartman.

COLLECTIONS; TENANTS EJECTED, $10; costs paid. 420 Montgomery, rm. 29.

DIVIDEND NOTICES.

DIVIDEND NOTICE — SAN FRANcisco Savings Union, 532 California street, corner Webb. For the half year ending with the 31st of December, 1895, a dividend has been declared at the rate per annum of four and thirty-two one-hundredths (4 32-100) per cent on term deposits and three and six-tenths (3 6-10) per cent on ordinary deposits, free of taxes, payable on and after Thursday, the 2d of January, 1896. LOVELL WHITE, Cashier.

DIVIDEND NOTICE—DIVIDEND NO. 26 (fifteen cents per share) of the HUTCHINSON SUGAR PLANTATION will be payable at the office of the company, 327 Market street, on and after Friday, December 20, 1895. Transfer-books will close Saturday, December 14, 1895, at 12 o'clock M. E. H. SHELDON, Secretary.

SITUATIONS WANTED—Continued.

RELIABLE TEAMSTER, MARRIED, WANTS situation driving heavy team; has first-class references; 4 years in last place. Address C. M. R., 503½ Third st.

YOUNG MAN WITH 1 YEAR'S EXPERIence as barber wants a position; will accept moderate salary to start with. Address FRANK DOLAN, 523 Howard st., S. F.

GENERAL MERCHANDISE AND GROCERY and clothing clerk, 10 years' experience, wishes a situation; recently from the East; good references. 210 O'Farrell st., room 16.

RAILROAD POSITION AS CLERK IN GENeral passenger office or auditor passengers' accounts; an experienced ticket-seller. R. P., box 117, Call.

RESPECTFUL YOUNG MAN, 21, GOOD REFerences, wants situation as groom and coachman; thoroughly understands taking care horses. Address G. R., box 143, Call.

YOUNG MAN WELL ACQUAINTED WITH city wishes to drive a delivery wagon; butcher wagon preferred. Address L. L., box 47, Call.

ORCHARD, VINES, STOCK AND GENERAL farming superintendent is open for engagement; 14 years' California experience; A1 reference. Address Orchard, care 425 McAllister st.

MIDDLE-AGED MAN AND WIFE WOULD like situation on fruit ranch; man well experienced in fruit; woman good cook and housekeeper; no children. Address or call 28 Eighth st., room 68.

SITUATION WANTED BY RELIABLE MAN to work in creamery or dairy; 3 years' experience in separator factory. Address L. B., box 19, Call Office.

WANTED—SITUATION AS MANAGER BY Scotchman on stock or grain ranch; thorough practical farmer; A1 references. Address JOHN BROWN, 123½ West Second st., Los Angeles, Cal.

NURSE, COMPANION OR VALET TO IN. valid gentleman, or to travel; speaks French, German, English; highest medical and private references. Address Nurse, box 4, Call Office, Oakland.

CHINESE AND JAPANESE EMPLOYMENT office. J. W. JIM, 637 Commercial st.

FEMALE HELP WANTED.

GERMAN OR SCANDINAVIAN COOK AND downstairs girl, city, $25, small family; 3 German housework girls, city, $20; strong American housework girl, 2 in family, $20. C. R. HANSEN & CO., 110 Geary st.

NEAT AMERICAN LADY'S MAID WITH references, city, $20; also neat German maid, with references, for Oakland. C. R. HANSEN & CO., 110 Geary st.

WAITRESS, COUNTRY HOTEL, $20; CHAMbermaid, country hotel, $20; waitress and chambermaid, country hotel, $20; 2 waitresses, country hotel, $20; girl wash dishes, country hotel, $15, near city. C. R. HANSEN & CO., 110 Geary.

WANTED—GERMAN GIRL, LADY, $20; woman, San Carlos, $20, see party here; waitress, coffee-house, $18; German girl, old couple, $20; woman, plain place, $20; colored girl, Alameda, $15; girl, 2 in family, $15; German girl, $20; German second girl, $15. MME. LEOPOLD, 20 Stockton st.

WANTED—GERMAN MAID AND SEAMstress, $25; 2 French chambermaids, $15 each; girl to cook, sleep home, $15; young girls to assist, $10, $12 and $15. LEON ANDRE, 315 Stockton st.

HOUSEWORK GIRL, MILL VALLEY, $25; German cook, city, $30; restaurant cook $20, Pinole $15; second work and sewing, $25; German second girl, $15; several housework girls for city, $15 to $25. MISS CULLEN, 105 Stockton st.

GERMAN OR FRENCH NURSERY GOVerness, $25. Apply MISS CULLEN, 105 Stockton st.

WANTED—WAITRESS, COUNTRY HOTEL, fare paid; laundress, private family, $25; girl for cooking and housework, 3 in family, across the bay, $25; 2 Protestant second girls, $20; 2 restaurant waitresses willing to wear bloomers; 2 French nurses, $20 to $25, and a great many girls for cooking and housework. J. F. CROSETT & CO., 312 Sutter st.

CHAMBERMAID, $20; 3 GIRLS FOR HOUSEwork, small families, $20; 3 girls to assist. MRS. HIRD, 705 Polk st.

WANTED—EXPERIENCED SALESLADY for our gents' furnishing department. Apply, with reference, RAPHAEL'S.

WANTED—PANTS OPERATORS AND FINishers; steady work. 535 California st., room 5, third floor.

YOUNG GIRL TO ASSIST LIGHT HOUSEwork, $8; good home. 1432 Twentieth, nr. Castro.

723½ O'FARRELL—TWO LARGE, SUNNY rooms to let; furnished or unfurnished.

2 OR 3 KINDS OF FISH WITH FULL MEAL, 10c, to-day. Seattle Restaurant, 137 Fourth st.

GIRL FOR LIGHT HOUSEWORK AND ASsist with child; $10; 10 to 12. 223 Guerrero.

YOUNG GIRL TO ASSIST WITH HOUSEwork. 1214 Jackson st.

NEAT YOUNG GIRL TO MIND A BABY. 2710 California st.

WOMAN TO DO HOUSECLEANING BY day, $1 10 a day. 604 First ave., cor. Sacramento st.

YOUNG GIRL TO DO HOUSEWORK FOR small family; sleep home. 2807 Harrison st., near Twenty-fourth; call after 11 o'clock.

MIDDLE-AGED WOMAN; HOUSEWORK; good home; $8 to $10. 1021 Van Ness ave.

LADIES TO HANDLE OUR EXQUISITE toilet preparations; hairdressing, manicuring, beauty culture taught; free to agents. Carmel Cosmetic Company, 131 Post st.

DRESS-CUTTING TAUGHT, U. S. TAILOR system. 14 McAllister st., rooms 67 and 68.

YOUNG GERMAN GIRL TO ASSIST IN housework, small family in Nogales, Ariz.; must understand cooking and speak English and German, and be fond of children; traveling expenses prepaid. Apply 305 Scott st., city.

FINISHER WANTED ON CUSTOM COATS. 626 Minna st.

WANTED—AN EXPERIENCED APPRENtice on custom coats. 925 Howard, top floor.

APPRENTICE ON CUSTOM COATS. 509½ Natoma st.

TAILORESS WANTED, AT 109 FOURTH ST.

FINISHERS AND APPRENTICES ON COATS; steady work; good wages. 541 Market st.

OPERATORS WANTED; ALSO APPRENtices on custom coats. 266 Minna st.

WANTED—YOUNG GIRL TO ASSIST IN general housework. 508 Fell st.

EXPERIENCED OPERATOR ON PANTS. 257 Stevenson st.

LADIES TO CANVASS CHRISTMAS ARTIcle; pays $3 50 per day. California Production Company, 328 Seventh st.

MOST CONVENIENT AND RESPECTABLE: Winchester House, 44 Third st., near Market; 200 rooms; 25c to $1 50 per night; $1 50 to $6 per week; free bus to and from the ferry.

GIRL TO DO LIGHT HOUSEWORK. 517 Fifteenth st.

WANTED—A GIRL TO SET TYPE. MISSION Mail office, 1035 Howard st.

LADIES, LEARN CUTTING AND DRESSmaking under the acknowledged best cutter and teacher in State. MRS. JONES, 505 Fell st.

WANTED—YOUNG LADIES TO LEARN A complete course in millinery; will guarantee them positions in spring; rates reasonable. Call at the New Institute, 121 Post st., room 51.

HAIRDRESSING, 25c AND 35c; MORNING and ev'g classes; 10 lessons, $1 50. 1248 Mission.

WINCHESTER HOUSE, 44 THIRD, NEAR Market—Electric lights in very room; 200 rooms; 25c to $1 50 per night; $1 50 to $6 per week; free bus to and from the ferry.

LAWRENCE PATTERN HOUSE—DRESScutting school. 1231 Market st., bet. 8th and 9th.

PUPILS WANTED; POSITIONS GUARANteed; patterns 25c up; latest skirts 35c. McDOWELL'S Dressmaking Academy, 215 Powell st.

LADIES TO SELL MANHATTAN EGG FOOD; is the best. C. KERTELL, San Mateo.

PROFESSOR LIVINGSTON'S DRESSCUTting and making school; all branches. 702 Sutter.

MALE HELP WANTED.

FRENCH COOK FOR COUNTRY HOTEL; see party here. C. R. HANSEN & CO., 110 Geary st.

W. LAFLAM, THE DISHWASHER, PLEASE call. C. R. HANSEN & CO., 110 Geary st.

2 NEAT HOTEL WAITERS; CITY; $30. C. R. HANSEN & CO., 110 Geary st.

JAPANESE CLEANER FOR COUNTRY HOtel, $20. C. R. HANSEN & CO., 110 Geary st.

2 PRUNERS FOR ORCHARD, $15 TO $20; ranch teamster and wife to cook, $30. R. T. WARD & CO., 608 and 610 Clay st.

ADVERTISING AGENT WANTED.

A leading firm of this city, manufacturing high-class culinary commodities, requires several men of good address to introduce the goods direct to the notice of consumers by locating in small interior towns; the position demands bright and energetic men, possessing the faculty of talking pleasingly and convincingly; before making application intending applicants should ask themselves (a) whether they desire to connect themselves with a reputable and well-established house, where the opportunities for advancement depend upon the ability, zeal and industry displayed by the party through the tangible results accomplished by him; and (b) whether they possess the qualifications, backed by perseverance and ambition, essential to fill the position successfully.

No arrangement will be made on a commission basis; graduated salaries will be paid, commencing with a small amount.

Those who are not willing to demonstrate their fitness for a higher and more remunerative position by first showing themselves worthy of it need not apply.

Applicants will be wasting their time in replying to this advertisement if they are so careless as not to state—

(a) Age,
(b) Nationality,
(c) Married or unmarried.
(d) Experience, in what lines and with whom,
(e) Local references, if any.

Address Manufacturer, box 99, this office.

LEARN A TRADE—LADIES AND GENTLEmen students wanted; only 8 weeks required; tools given, write for catalogue. San Francisco Barber College, 116 Eleventh st.

WANTED—BOY TO PEDDLE FRUIT. CALL at 110 Clara st. at 8 A. M.

HELP WANTED—Continued.

WANTED—STEADY MAN TO ASSIST GENerally in light cash business; experience not required; $75 per month; must have $150 cash. 873½ Market st., room 1.

WANTED—FIRST-CLASS MEN'S CLOTHING salesman. Apply, with reference, RAPHAEL'S.

WANTED—GENTS' FURNISHING SALESman. Apply, with reference, RAPHAEL'S.

WANTED—PAPER-HANGER; 7 O'CLOCK sharp. 68 Jessie st.

5 WREATH-MAKERS AND 2 GARLANDmakers. NE. cor. Post st. and Grant ave.

COAT-PRESSER WANTED. 541 MARKET street.

BOOTBLACK WANTED; STEADY. 105 Fourth st.

BARBER WANTED. 623 CLAY ST.; CALL at 8 o'clock.

NO. 1 FIRST-CLASS TAILOR. 834 HOWARD, flat A.

STRONG BOY TO WORK IN GLOVE FACtory. 220 Market st.

WANTED—RELIABLE MAN IN ESTABlished cash business; pays $70 to $85 monthly; $200 required. JOHNSTON & CO., 26½ Kearny.

INDUSTRIOUS MAN WITH $40 CASH, CAN secure steady, profitable employment by addressing C. R., box 44, Call Office.

BOYS FROM 15 TO 17 YEARS OF AGE. APply at room 5, 206 Kearny st.

RESPECTABLE YOUNG LADY WISHES partner in paying restaurant to attend cash counter, do buying, etc. Apply 1029 Market st.

SINGLE LADY WANTS A PARTNER WITH $200 in a well-paying saloon; no experience necessary. 235 Kearny st., third floor.

FOR SALE—HALF A SHARE IN A BARBERshop; good location. 1501 Stockton st.

FIRST FLOOR OVER OTTINGER'S TICKET office, opp. Palace Hotel; rent whole or part; long lease. Apply ticket office.

BEST MEAL ON EARTH; WELL COOKED; 8 courses, 10c, at the Seattle Restaurant, 137 Fourth st.

MEN TO CANVASS CHRISTMAS ARTICLE; pay $3 50 per day. CAL. PRODUCTION CO., 328 Seventh st.

SITTING SPACE FOR TAILORS, WITH CONveniences; latest improvements. 411½ Kearny.

WANTED—A GERMAN TO TAKE CARE OF 2 horses and wagon and act as a porter in the store; steady place for the right man; married preferred. Address C., box 41, this office.

BARBERS—GOOD CHANCE FOR BARBER with small means. Apply DECKELMAN BROS., 106 Ellis st.

WINCHESTER HOUSE, 44 THIRD ST., NEAR Market; 200 rooms, 25 cents a night; reading-room; free bus to and from the ferry.

100 MEN TO GET A SHAVE FOR 5c; CLEAN towel to each and bay rum free; hair cut, 10c; first-class workmen. 14½ Montgomery ave.

BARBER SHOP WITH TWO REVOLVING chairs for sale; 1604 Mission st., cor. Twelfth.

NEW WALDO HOUSE, 765 MISSION, BET. Third and Fourth—Single furnished rooms, 15c up; week, $1 up; open all night.

WANTED—SEAMEN. APPLY 10 STEUART st., upstairs.

SEAMEN FOR EUROPE, SOUTH AFRICA and Melbourne. 103 Montgomery ave.

WANTED—STRONG 4-MULE TEAM TO haul mineral water from Arroyo Springs. Address A. ASTORG, 108 Fifth st., San Francisco.

REGULAR DINNER—SOUP, MEAT, POTAtoes, coffee, all 5c. Miners' Restaurant, 533 Commercial st.

THE RAILROAD HOUSE 533 COMMERCIAL st., below Montgomery; single r