THEY ENJOYED THE SPORT

The Third Ladies' Day at Ingleside Drew a Crowded Grandstand.

THREE FAVORITES IN FRONT.

Marty Bergen Brought Adolph Spreckels in a Winner in the Opening Event.

Hundreds of the fair sex braved the threatening aspect of the weather and journeyed out to Ingleside Track yesterday. It was the third ladies' day and the grand stand was filled with the fair sex. They make very enthusiastic facegoers. When the steeplechase riders were unfortunate enough to take a neck-breaking tumble going over the jumps they screeched, but the next instant forgot the incident and were "rooting" for the horse in front. If their horse failed to win they drowned their sorrow by having all sorts of fun laughing at the jockeys, who, after returning to the stand at the conclusion of the race, looked as though they had taken a bath in a tank of tar. Not a few of them had a small wager down on some favorite horse, and after the day's sport was ended the field bookman, with a weary look, said that he had been "dollared to death."

Down in the big betting ring twenty-one pencilers accommodated the male portion of the crowd that were inclined to speculate. Good-sized fields started in the different events and with one exception they were very open-betting propositions. Favorites and outsiders broke even, three of each taking purses.

The hurdle races were well contested. Falls were not infrequent, but the riders all escaped with nothing more serious than a mud bath.

The Jennie Treacy colt, now called Adolph Spreckels, after the popular president of the new Jockey Club, took the opening dash for two-year-olds in imposing fashion, well backed at odds of 3 to 1. The 8 to 5 favorite, Mt. McGregor II, looked like a winner down the stretch, but while Griffin was busily engaged in beating him over the head with a piece of rubber hose to keep him from swerving he was passed by both Adolph Spreckels and Hazard, who finished in the order named.

A six-furlong dash, with a field of nine rare good sprinters, was a great betting affair. At post time it was 3 to 1 and take your pick against George Miller, the Kansas City "Hindoo"; Oregon Eclipse and Montana, with Barney Schreiber's Highland strongly fancied at a shade cheaper price. Long odds were laid against the other starters, Carmel having 50 to 1 chalked against him. The start was good for all but Montana, who broke from the rear. Oregon Eclipse, Jake Johnson, Minnie Cee and George Miller, away in the first flight, set a rattling clip for the first quarter. Oregon Eclipse suddenly threw it up, and, as the field struck the stretch, Minnie Cee, Highland, George Miller and Carmel were well bunched. In a very exciting drive George Miller, Highland and Carmel passed the finishing post heads apart in the order named. Montana was a good fourth.

W. B. Sinks' racy mare, Sister Mary, struck a soft spot in the third race. Coupled in the betting with Santiago, the Baldwin entry, the ring held the pair at 11 to 4. She romped away with her field, but Santiago finished third, behind Roma.

Detective was made a favorite for the fourth race at six furlongs, but getting away poorly to a straggling start, was never prominent. Collins, a 5 to 1 chance, passed Shield Bearer, who was away in front, in the stretch and won easily by a length.

The mile and a sixteenth handicap over four hurdles was split, six starting in the first division. Malo Diablo was a touted good thing and was made a 2 to 1 favorite, with Sam Hildreth's pair, Bellringer and Cicero, second in demand. A wise play dropped the odds against Rob Roy from 8 to 4 to 1.

The latter horse made nearly all of the running, but when headed over the last jump by Bellinger, looked beaten. He responded gamely to Finn's urging, however, and won at the end by three lengths. Cicero was third behind his stable mate. Malo Diablo fell at the first jump.

In the second division there were seven starters. J O C was of course a heavily backed 8 to 5 favorite, with nearly as heavy a play on the Corrigan entry. Silverado, Hennessy on the favorite, went to the front after taking the second jump and won by three parts of a length from Nellie G, with little to spare. Wag and Soon Enough fell taking the last hurdle.

Track and Paddock Items.

Hilton & Co. was the new firm in the ring yesterday.

Ed Purser went up and down the ring several times on Montana, who finished fourth, getting rather a poor start, which could be laid to his rider, who broke from the rear.

Will Wallace strung his coin on Oregon Eclipse, while his side-partner, Riley Grannan, backed George Miller. Charlie Quinn also played Oregon Eclipse.

It is very seldom that Bellringer is outfooted from the last jump to the wire, but he was yesterday. This could, perhaps, be blamed to the going and top-weight, which would tell more heavily on the horse in the mud.

Frank Eckert is just as good a billiardist as he is bookmaker. He downed a fellow bookie at a game of cushion caroms for $100 at the Palace Hotel last night before quite a crowd of horsemen.

Grannan was reported to have won all the way from twenty thousand to five millions on Rob Roy. He told a friend that he bet $200 on the jumper at 8 to 1.

Barney Schreiber's mare Highland made a great run her first time out and many thought the purse should have been hers. She did not get away as well as the winner.

It turns out that W. Clancy had one of the small bones in his leg broken when Soon Enough fell with him on Monday.

Great interest is manifested in the gentlemen's race, to take place to-day. The best gentlemen riders on the coast will sport silk, among them Walter Hobart, the young millionaire turfman, who outside of the professional riders, has few peers in the saddle. His mount Ferrier will undoubtedly be favorite in the betting. Mr. Skinner, who rides Svengali, is also a horseman of note, and in a gentlemen's race at the Bay District track a couple of years back, when he got Broadchurch home in front, showed himself a most capable rider. J. Talbot Clifton, the wealthy young Englishman, will have the leg up on Johnny Payne, which horse he purchased at private sale yesterday.

The brown horse is a good mud lark, and under Mr. Clifton's skillful handling may prove the dark horse in the race. W. B. Sink Jr. will be seen up on Philomena, and his chances look most bright, for the mare has a rare turn of speed. Mr. Simpkins, Mr. Dimond and the other gentlemen in the race have all shown themselves to be dashing riders in past contests, and a surprise may be in store for racegoers. The event is an owners' handicap over six furlongs, for a purse of $400, of which $75 goes to the second horse and $25 to third; minimum weight 145 pounds. The winning rider will be presented with a handsome silver cup, presented by the Pacific Coast Jockey Club, valued at $200. The affair is expected to be one of the society events of the season, as all of the gentlemen riding are well-known members of of the Four Hundred.

"THE CALL" RACING CHART.

Eighteenth Day of the Pacific Coast Jockey Club Meeting. Weather cold. Track muddy. Ingleside Track, San Francisco, Wednesday, December 18, 1895.

402. FIRST RACE—Five furlongs; maiden two-year-olds; allowances; purse $400. Time, 1:05½.

Index.	Horse, age, weight.	St.	¼	½	¾	Str.	Fin.	Jockeys.	Betting. Op.	Betting. Cl.
385	Adol Spreckels, 2.115	4	.....	6 3	4 ½	5 2	1 1	M. Bergen.....	2	3
392	Hazard.....107	2	.....	2 ½	5 ½	3 1	2 2	Macklin.....	5-2	3
275	Mt McGregor II, 2.110	3	.....	1 h	2 1½	1 h	3 3	Griffin.....	3	9-5
306	Skalkahe, 2.....107	1	.....	7 5	6 2	6 3	4 1	R. Smith.....	20	50
294	Duchess, 2.....104	6	.....	4 1	3 3	4 2	5 ½	Hewitt.....	10	15
358	Pixotto, 2.....104	7	.....	5 1	1 h	2 3	6 1	McClain.....	10	40
306	Mabel L, 2.....104	5	.....	3 1	7 8	7 10	7 20	Walker.....	15	60
.....	Rey del Apache, 2.112	8	.....	8	8	8	8	Piggott.....	6	15

Good start. Won handily. Winner, E. Corrigan's b. c., by Longfellow-Jennie Tracy.

403. SECOND RACE—Six furlongs; selling; three-year-olds and upwards; penalties; purse $400. Time, 1:18½.

Index.	Horse, age and weight	St.	¼	½	¾	Str.	Fin.	Jockeys.	Betting. Op.	Betting. Cl.
395	George Miller, 4..104	3	.....	4 3	1 h	4 3	1 h	Cochran.....	5-2	16-5
.....	Highland, a.....106	6	.....	6 2	4 ½	2 ½	2 h	Chorn.....	5	4
370	Carmel, 4.....107	7	.....	7 1	5	3 ½	3 3	Macklin.....	15	50
374	Montana, a.....107	8	.....	8 ½	6	5 3	4 8	T. Sloan.....	3	16-5
386	Minnie C, 6.....104	5	.....	3 1	2 ½	1 ½	5 3	Garner.....	10	12
387	Oregon Eclipse, a.110	2	.....	2 2	3 h	6 2	6 10	Griffin.....	3	3
336	Royal Flush, a....110	4	.....	5 ½	7	8 10	7 6	R. Smith.....	20	40
1220	Jake Johnson, 5..104	1	.....	1 h	8	7 3	8 10	McClain.....	30	300
255	Arundel, 4.....110	9	.....	9	9	9	9	Walker.....	20	100

Good start. Won drivin. Winner, W. L. Stanfield's b. g., by Loftin-Emma.

404. THIRD RACE—One mile; non-winners at meeting; three-year-olds and upward; allowances; purse $400. Time, 1:47.

Index.	Horse, age, weight.	St.	¼	½	¾	Str.	Fin.	Jockeys.	Betting. Op.	Betting. Cl.
398	Sister Mary, 5....109	1	1 ½	1 2	1 4	1 4	1 4	Doggett.....	1-3	1-4
372	Roma, 3.....100	4	2 ½	2 3	2 5	2 3	2 3	T. Sloan.....	8	12
388	Santiago, a.....115	2	4 1	4 1	4 3	3 2	3 6	J. Chorn.....	*	*
389	Navy Blue, 3.....100	3	3 h	5 6	5 10	4 2	4 6	Piggott.....	15	10
372	Pescador, 6.....107	5	5 10	3 4	3 ½	5 10	5 15	C. Sloan.....	10	15
393	Dungarvan, a.....115	6	6	6	6	6	6	E. Cochran.....	15	40

Fair start. Won easily. Winner, W. B. Sink's b. m., by imp. Woodland-Sister.
*Coupled with Sister Mary.

405. FOURTH RACE—Six furlongs; three-year-olds; selling; penalties; purse $400. Time, 1:19

Index.	Horse, age and weight.	St.	¼	½	¾	Str.	Fin.	Jockeys.	Betting. Op.	Betting. Cl.
370	Collins, 3.....104	4	.....	5 1	3 ½	3 2	1 ½	J. Chorn.....	3	5
370	Shield Bearer, 3..107	3	.....	1 2	1 3	1 4	2 4	C. Sloan.....	2	7-2
(396)	Julia O, 3.....104	1	.....	2 2	2 3	2 2	3 2	Garner.....	10	10
(393)	Allahabad, 3.....104	6	.....	4 h	5 3	4 3	4 2	Piggott.....	10	25
393	Schnitz, 3.....107	7	.....	6 2	6 2	5 3	5 6	E. Cochran.....	5	15
279	Detective, 3.....104	8	.....	7 2	7 10	7	6 4	T. Sloan.....	2	11-5
.....	Doyle, 3.....104	5	.....	9	8 3	8	7 10	C. Slaughter.....	13	60
298	Miss Garvin, 3....104	9	.....	8 h	9	9	8 3	E. Jones.....	30	100
398	Tobey, 3.....104	2	.....	3 1½	4 ½	6	9	Doggett.....	5	6

Bad start. Won handily. Winner, Dr. H. E. Rowell's br. g., by Inspector B-Piazza.

406. FIFTH RACE—One and a sixteenth miles over four hurdles; handicap; three-year-olds and upward; purse $400 Time, 2:03½.

Index.	Horse, age and weight.	St.	Std.	¼	½	¾	Str.	Fin.	Jockeys.	Betting. Op.	Betting. Cl.
362	Bob Roy, 3.....125	4	3 1	1 h	1 h	1 4	1 2	1 3	E. Finn.....	7	9-2
393	Bellringer, 6.....154	3	1 ½	2 10	2 15	2 10	2 10	2 8	Spence.....	5-2	11-5
382	Cicero, 6.....130	1	4	4 ½	4 3	4 15	4 20	3 20	Owens.....	*	*
378	Little Mid, 5.....130	2	2 ½	3 6	3 6	3 5	3 4	4 3	Mara.....	6	7
198	White Cloud, a.....126	5	5	5	5	5	5	5	Le Fevre.....	12	10
288	Malo Diablo, 3.....125	6	6	fell	.....	.....	.....	.....	Combs.....	8-5	2

Good start. Won driving. Winner, Thomas Flynn's b. g., by Robson-Greenleaf.
*Coupled with Bellringer.

407. SIXTH RACE—One and a sixteenth miles over four hurdles; handicap; three-year-olds and upward; purse $400. Time, 2:05¼.

Index.	Horse, age, weight.	St.	Std.	¼	½	¾	Str.	Fin.	Jockeys.	Betting. Op.	Betting. Cl.
390	J O C, 3.....140	7	7	3 ½	1 ½	1 3	1 5	1 ½	Hennessy.....	2	17-10
310	Nellie G, a.....125	2	2 ½	5 1	5 1½	3 1	3 2	2 6	Cairns.....	12	12
390	Alexis, 4.....125	3	5	4 ½	4 ½	2 1	2 3	3 4	Ambrose.....	20	30
386	Uncertainty, a....130	4	1 h	2 1	3 h	4 1	4 1	4 2	Mara.....	5	10
.....	Silverado, 5.....145	6	6	7	7	7	7	5	Blakley.....	8-5	11-5
224	Wag, 5.....125	1	4	6 2	6 3	5 1	5 ½	fell	Lindsay.....	15	59
390	Soon Enough, 3..125	5	3 ½	1 ½	2 1	6	6	fell	W. King.....		4-20

Good start. Won handily. Winner, Elkton stable's ch. g., by Apache-Irene.

"THE CALL" RACING GUIDE.

To-day's Entries at the Ingleside Track, With the Weights, Best Records and Pedigrees.

In races where the horses have no record at the distance to be run the records at the next nearest distance are given.

Abbreviations—F., fast; Fa., fair; H., heavy; m., mile; f., furlong; *, about.

FIRST RACE—One mile; selling.

Index.	Name.	Lbs	Best record.	Dist.	Lbs	Tk.	Owner.	Pedigree.
393	Regan.....	102	1:30½	7 f	109	F..	F. Dwyer.....	Fabulous-Nettie R
401	Ike L.....	97	1:22½	6½ f	94	F..	Garden City stable.	Major Ban-Miss Flush
401	Candor.....	100	1:42	1 m	109	F..	F. Phillips.....	Imp. Darebin-Miss Clay
391	Garcia.....	101	1:41½	1 m	96	F..	W. S. Hall.....	Wildide-Nighthawk
363	Fi Fi.....	96	1:29¾	7 f	93	F..	E. Tierney.....	Hidalgo-Veracity
381	Orbit.....	105	.....	.....	.....	...	J. Brenock.....	Oneko-Flotilla
373	Whitestone.....	112	1:41¼	1 m	99	F..	White & Clarke.....	Macduff-Becky Sharpe
403	Minnie Cee.....	103	1:22	6 f	103	H..	D. A. Honig.....	Plenipo-Jaconet

SECOND RACE—Six furlongs; selling; two-year-olds.

Index.	Name.	Lbs	Best record.	Dist.	Lbs	Tk.	Owner.	Pedigree.
385	Doubtful.....	103	1:15	6 f	97	F..	L. Ezell.....	Doubt-Natchitoche
392	Walter J.....	110	:56¼	4½ f	105	F..	F. McDermott.....	Imp. True Briton-Lillie S
392	Valiente.....	110	1:05¼	5 f	113	H..	N. S. Hall.....	Jim Brown-Viola
397	Princess Rose II	103	:56½	4½ f	107	F..	J. G. Brown & Co.....	Himyar-Wildrose
(287)	Caliente.....	106	1:09	5½ f	123	F..	El Primero stable.....	El Rio Rey-H. Humphrey
392	Imp. Endymion	103	:55¾	4½ f	100	F..	Atkin & Lottridge.....	Enterprise-Sapientia
385	Don Pio Pico.....	106	1:02¼	5 f	106	F..	J. Robbins.....	El Rio Rey-Countess Zelka
.....	Yankee Doodle.	106	1:02½	5 f	110	F..	Lone stable.....	Prince Royal-Manzanita
(380)	Theresia.....	107	1:03¾	5 f	103	H..	B. Schreiber.....	D. Montrose-La Farondelle
(392)	Toneno.....	105	1:05¼	5 f	105	H..	Santa Anita stable.....	J. H. Fenton-Lizzie P
.....	Pollock.....	106	.....	.....	.....	...	McNaughton & Muir.	Imp. Rossington-Marjory

THIRD RACE—One mile; selling.

Index.	Name.	Lbs	Best record.	Dist.	Lbs	Tk.	Owner.	Pedigree.
400	Mary S.....	103	1:45½	1 m 70 y	100	F..	J. McEvoy.....	Duke Montrose-Ocean Wave
395	Gallant.....	93	1:14	6 f	112	F..	A. B. Spreckels.....	Fellowcharm-Jo Belshaw
386	Road Runner.....	106	1:41¾	1 m	104	F..	Antrim stable.....	Joe Daniels-Miss Hooker
391	Braw Scot.....	99	1:41½	1 m	101	F..	B. Schreiber.....	Im. Midlothian-H. Scratch
360	Mamie Scott.....	98	1:42½	1 m	88	F..	Bonnifield & Knight	Canny Scott-Eola
391	Montalvo.....	106	1:34	7 f	102	H..	J. Cochran.....	Sid-May Belle
363	Hy Dy.....	101	1:41¾	1 m	92	F..	J. H. Shields.....	Hyder Ali-Addie Warren

FOURTH RACE—Six furlongs; handicap.

Index	Name.	Lbs	Best record.	Dist.	Lbs	Tk.	Owner.	Pedigree.
(372)	Potentate.....	115	1:30	7 f	110	F..	Burns & Waterhouse	Hayden Edwards-Amelia P
(518)	Zobair.....	96	1:22	6 f	122	H..	A. Hamilton.....	St. Savior-Nighthawk
1010	Quirt.....	95	1:13¾	6 f	105	F..	W. Dixon.....	Joe Hooker-Tride
382	Sir Play.....	87	:04½	5 f	101	H..	G. B. Morris & Co..	Imp. Sir Modred-Plaything
(355)	Can't Dance.....	80	1:32¾	7 f	107	H..	E. Corrigan.....	Longfellow-Square Dance

FIFTH RACE—Six furlongs.

Index.	Name.	Lbs	Best record.	Dist.	Lbs	Tk.	Owner.	Pedigree.
391	Ida Sauer.....	94	no rec	no rec	.....	...	Aberdeen stable.....	Joe Hooker-Addie O'Neil
(394)	Last Chance.....	109	1:07¼	5½ f	105	F..	Oakland stable.....	Duke Norfolk-Vedette
394	Conde.....	112	1:02¼	5 f	110	F..	W. Spence.....	Duke Norfolk-May D
378	Starling.....	109	.....	.....	.....	...	J. Flynn.....	Day Star-Laraminta
394	Imp. Ivy.....	109	1:15	6 f	109	F..	Merriwa stable.....	Imp. Castor-Veneration
359	W. L. Munson.....	99	.....	.....	.....	...	F. Phillips.....	Springbok-Astoria
381	E. H. Shirley.....	112	1:32½	7 f	104	H..	F. Brown.....	Bonnie Brown-Despatch
.....	Zoolein.....	112	.....	.....	.....	...	B. Schreiber.....	Zorilla-Fraulein
(401)	Sligo.....	109	1:17	6 f	107	H..	S. C. Hildreth.....	Ip. Mr. Pickwick-Henlopen
1314	Quarterstaff.....	112	1:15¾	5½ f	101	H..	L. Lloyd.....	Ip. Fr Tuck-Sister Ruth Ryan
394	Pecksniff.....	102	.....	.....	.....	...	J. M. Buckley.....	Ip. Mr. Pickwick-Henlopen
386	The King.....	106	no rec	no rec	.....	...	Elkton stable.....	Imp. The Rake-Tecalco
374	Umma.....	104	no rec	no rec	.....	...	G. A. Wilson.....	Imp. Cyrus-Riglin
403	Montana.....	112	1:32	7 f	107	H..	J. P. Woolman.....	Storey-Uga

SIXTH RACE—Six furlongs; handicap. Gentlemen riders.

Index.	Name.	Lbs	Best record.	Dist.	Lbs	Tk.	Rider.	Pedigree.
384	Svengali.....	....	1:14½	*6 f	107	F..	Mr. Skinner.....	Verano-Experiment
316	Modesto.....	....	1:14	*8 f	104	Fa.	Mr. Archibald.....	Hyder Ali-Visalia
336	Jno. Payne.....	....	1:21½	6 f	107	H..	J. T. Clifton.....	Egmont-Top 'o the Morning
.....	Vishnu.....	....	.....	.....	.....	...	Mr. Lincoln.....	.....
381	Service.....	....	1:18¼	6 f	137	H..	Mr. Simpkins.....	Ip. Woodlands-Lady's Maid
403	Oregon Eclipse.	....	1:18½	6 f	109	H..	Harry Dimond.....	Joe Hooker-Lulu Riggs
(395)	Philomena.....	....	1:09½	5½ f	100	H..	W. B. Sink Jr.....	Himyar-Last Ban
312	Ferrier.....	....	1:13¼	6 f	118	F..	Mr. Hobart.....	Falsetto-Imp. Cinderella
310	Burmah.....	....	1:12	5 f	101	H..	Mr. Burmeister.....	Bersan-Fair Lady

SPELLING FIRES AGAIN.

His Reply to the California Safe Deposit and Trust Company.

A QUESTION OF BANKING.

The Attorney Says the Company Cannot Legally Hold People's Bank Deposits.

T. Carl Spelling yesterday sent to the directors of the California Safe Deposit and Trust Company a reply to the argument of their attorneys that their institutions was empowered to do a banking business and could legitimately buy and hold the accounts of depositors in the People's Home Savings Bank and collect dividends thereon. The question is whether or not the California Bank and Trust Company is legally a banking institution, and Attorney Spelling declares that it is not. His reply was as follows:

To the Board of Directors of the People's Home Savings Bank: We should brush aside all matters which have no bearing upon the point involved.

The trust company claims that it has taken unto itself the power to do a banking business in its articles of incorporation, and because of the contents of that instrument all inquiry as to its right to exercise such powers is excluded. In passing I say that the words quoted from its articles in the answer to my first communication cannot be considered otherwise than in connection with the statutes of the State, nor can its articles be construed to mean that it may accept deposits otherwise than in trust or to take assignments of property otherwise than in trust, which is not banking business at all.

The whole tenor of the reply on the question of the banking powers of the trust company is a claim that its rights and powers are settled by the contents of its articles of incorporation and the construction given them by its attorneys. If this claim be allowed, then the statutes governing and limiting trust companies and banking corporations should be wiped off the statute-books, because all any one would have to do in order to defy the law-maker would be to form a corporation for any ordinary purpose—say, for instance, groceries—and insert in the articles apt words to do a banking business. It would then make its capital stock do double duty—first, as a trading company; second, as a bank. The banking department of such a corporation could then be used as a sort of money-trap to bolster up the grocery business, and thus all the statutory provisions enacted to protect the public from unsafe banking would be set at defiance and abrogated by the act of individuals.

The law imposes certain liabilities upon stockholders in ordinary corporations, and special and peculiar responsibilities upon stockholders of banking corporations, and their liabilities are in favor of depositors; and the relation between a depositor and a bank are different from that between a creditor of a trading corporation and that corporation. But in case of insolvency of such a dual corporation, whose primary purpose is trade, but whose secondary object is banking, how could the conflicting claims of the two classes of creditors ever be adjusted? The statute requires a bank to have so much capital stock as a bank, and requires it to be paid up to a certain extent, but makes no such provision for a trading corporation. * * *

The certificate of the Bank Commissioners signifies nothing and its production is no argument, but the weakest kind of subterfuge. The Bank Commissioners act ministerially in the issuance of licenses. Suppose they should issue a license to an incorporated benevolent society to do a banking busines, would that legalize its operations? Within the last ten days a gentleman holding the Governor's commission as a Police Commissioner was decided by our Supreme Court to have no right as a Police Commissioner. * * *

Under general laws providing for what purposes corporations may be formed, no persons by merely going through the formality of filing articles of incorporation acquire any corporate powers not authorized by such general laws. * * *

The important question is whether one and the same corporation can on the original capital stock, serving its purposes as a trust company, become also a bank by merely filing new articles. If it can it can amend from time to time and become not only a bank and trust company, but an insurance company and a railroad company, for each and all of which special, peculiar and incompatible provisions are made.

It might fail in one or all of those subsequently usurped enterprises, but the stockholders who subscribed for stock in a trust company could not be reached by those who had trusted it as a bank or built a railroad for it or suffered losses by fire or death.

Now the question of title of the trust company to these passbooks, that is a side issue. But its attorneys take up the trust end of the company's business when they come to discuss the passbook question.

I have seen these assigments presented to the directors of the People's Home Savings Bank. They are outright assignments for value and were in the action brought by the trust company against Winterburn and others, alleged to be outright assignments for value, and the complaint was sworn to.

The plaintiff in that case claimed title to them as a "Bank and Trust Company." Besides, it has had the accounts changed on the books of this corporation and entered in its own name as absolute owner. These acts and sworn statements are wholly incompatible with a trust, and squarely raise the question of its rights either as a bank or trust company, or as both, to purchase and own these open accounts. And upon this question my position taken in my first communication and supported by ample authorities remains unshaken and unassailed.

In conclusion, I will say that the law upon which my demand that the money placed with the trust company upon ordinary deposit be withdrawn is conceded in the reply of the trust company's attorneys to be as I insisted. I also deny the right of the trust company to hold in its own name and right these open accounts or to receive dividends in that form and style. I insist that its claim to them should be judicially tested by the directors of the People's Home Savings Bank before any more dividends are paid on them. * * * Very respectfully,

T. C. SPELLING,
Attorney for Depositors and Stockholders.

OLD CITY HALL PLANS.

Public Offices That Will Be Given Room in the Building.

The Committee Favors a Competitive Prize System for the Architects.

The new Committee on Municipal Buildings, engineered into the Board of Supervisors by Reformer Joe King and his confreres in the Solid Eight, met yesterday to take the first steps toward the reconstruction of the old City Hall. The only member of the committee not present was Supervisor Spreckels, who does not belong to the Solid Eight, and whose permission was probably not asked when his name was placed on the list.

Plans for the building were discussed at length and many interesting details were settled.

It was decided that the building shall accommodate the Police Department, with the City Prison in the basement, the Receiving Hospital, the Coroner's offices, courtrooms for all the Police Courts and the four criminal departments of the Superior Court, District Attorney's office, and on the top floor a drillroom and gymnasium for the police.

The Coroner will also be provided with an office in the building, though the location of the Morgue will not be changed. A new two-story fire-proof building for the City dead-house will be built at an expense of about $10,000.

Architect Shea of the new City Hall was in attendance at the meeting and was plied with questions regarding the cost of materials and whether a building such as is contemplated could be built for $300,000, the amount the Board of Supervisors is empowered to expend on the work. He gave it as his opinion that the hall could be rebuilt for even less than that sum if care was taken to economize in the matter of materials.

He advocated the system of giving prizes for the best plans, and thought that in that way the best results would be attained.

He cited the case of the Hibernia Bank, which offered three prizes of $1000, $500 and $250 for plans for its new building. He stated that he had won the $1000 for the best plan, and that he would like to compete for the plans for the old hall.

Mr. Shea was authorized to draw up instructions for the competing architects. The City Surveyor was called upon to make a survey of the site of the old hall, to ascertain just how much land was contained therein.

SEWERS MADE USELESS.

Not Opened During Rainstorms in the Richmond District.

Cellars Flooded and Streets Ruined by Superintendent Ashworth's Neglect.

With another rainstorm Superintendent of Streets Ashworth will lose what few friends he has out in the Richmod district if he does not do something toward enabling them to use their sewers to prevent the streets and cellars from being flooded. All that is asked is that he give the people out there the same privileges those in other parts of the City enjoy.

At the corners of streets all over town are holes opening into the sewers which, except in the Richmond district, are opened during heavy rains. Were this not done streets and cellars and basements all over town would be flooded and great damage ensue.

These holes are opened under the direction of the Street Department.

In the Richmond district, however, no provision is made for opening them, and more than that the citizens and property-owners are forbidden to open them and take advantage of one of the chief benefits that they should derive from their new sewers. The result is that during the late rains the streets were flooded and cellars filled and considerable damage done. Fortunately so far there has been no heavy rains or the harm done would be very serious. As it is the streets are still full of mud and filth disagreeable to pedestrians and injurious to health. A large part of this should have been run off through the sewers.

One property-owner at the corner of Tenth and Point Lobos avenues, after his cellars had been flooded, took the responsibility upon himself of opening the sewer holes. Speaking of the matter yesterday he said:

"The people have been taxed lately $80,000 for a sewer which is practically useless to us out here in this way. Look at that street with mud and filth, most of which might have gone into the sewer during the late rains. It is a disgrace and a menace to the health of the people. We have applied to the Street Superintendent a number of times without getting any relief. Of course it would be a great help if the people were allowed to open the sewers themselves. Many of the foundations of the houses are below the level of the streets and with a heavy rain every cellar would be flooded and unless some change is made there will be a great deal of damage done."

Old Familiar Character Dead.

Joseph Mayer, an old laborer who has been living in a basement extending partly under the sidewalk at 119 Fourth street for a great number of years, was found dead in his cellar-like abode at 3 P. M. by Saloon-keeper Owen McCuddy. McCuddy reported the fact to Patrolman D. Murphy and the latter notified the Coroner's office. Mayer was 65 years of age, single, friendless and destitute. General debility, hunger and lack of the necessaries of life were the causes of his death. Mayer was a familiar character in his immediate neighborhood.

A Baseball Game.

The Pacific and Olympic baseball nines will meet at Central Park on Sunday next and a great game of ball may be expected, as both teams are in splendid condition.

OUR entire first floor, 50x170, is devoted to a complete display of holiday novelties suitable for Christmas presents. Picture frames, leather goods, silver novelties, celluloid albums and toilet sets, painting outfits, drawing instruments, Christmas cards, children's books, perfumeries in fancy bottles, gold pens and pencils, inkstands, valises and thousands of other beautiful and useful articles. Everything new and at moderate prices. Sanborn, Vail & Co. *

SWIMMING CONTESTS.

thletes Who Will Compete in the Olympic Club's Tournament.

This evening the swimming tournament of the Olympic Club will take place, and, judging from the number of entries, the contests should certainly prove very interesting. The following are the entries:

Fancy diving—J. P. Jackson, O. C.; E. Rosenbaum; W. A. Rossette, O. C.; F. G. Phillips, O. C.; G. S. McComb, O. C.; E. A. Stolle, Acme; W. A. Bacon, O. C.; L. Cooper, C. S. C.; L. Cobbyn, C. S. C.; H. O. Healey, O. C.

Plain diving—J. P. Jackson, O. C.; E. Rosenbaum; W. A. Rossette, O. C.; J. F. Murs, O. C.; F. G. Phillips, O. C.; R. Cordell, C. S. C.; G. H. Harrison, C. S. C.; G. S. McComb, O. C.; A. C. Dodge, O. C.; E. A. Stolle, Acme; W. A. Bacon, O. C.; F. Geddes, C. S. C.; A. Taylor, O. C.; A. R. Cunha, C. S. C.; L. Cooper, C. S. C.; A. Cobbyn, C. S. C.; W. P. Healey, O. C.; C. D. Mason, O. C.; J. E. Cosgrove, O. C.; C. B. King, O. C.

Diving for objects—J. P. Jackson, O. C.; E. Rosenbaum; Ed Stolle, Acme; A. Taylor, O. C.; W. S. Taylor, O. C.; H. P. Healey, O. C.; B. C. Froment, E. S. C.; E. Bartman, D. S. and B. C.; W. Smith, Palace.

Obstacle race—E. Rosenbaum; J. A. Geddes, C. S. C.; F. Geddes, C. S. C.; A. Taylor, O. C.; W. S. Taylor, O. C.; F. C. Mortimer, O. C.; D. Renear, C. S. C.; C. D. Mason, O. C.; E. Bartman, D. S. and B. C.; W. Smith, Palace.

100-yard open—E. Rosenbaum; D. B. Renear, C. S. C.; C. K. Melrose, O. C.; L. Cooper, C. S. C.; E. Bartman, D. S. and B. C.

Tub race—F. W. Graham, O. C.; P. A. Dunphy, O. C.; F. H. Smith, O. C.; S. Carter, O. C.; C. J. Kreling, O. C.; G. James, O. C.

Fifty-yard maiden—G. E. Jackson, O. C.; J. Mulvey, O. C.; J. F. Murs, O. C.; L. A. Wery, O. C.; F. H. Smith, O. C.; W. A. Bacon, O. C.; G. James, O. C.; F. C. Mortimer, O. C.; H. Turner, O. C.

Quarter of a mile—J. White, O. C.; E. A. Slotte, Acme Club; W. C. Porrin, C. S. C.; R. B. Cornell, C. S. C.

100-yard closed—J. White, O. C.; C. K. Melrose, O. C.; A. Taylor, O. C.; A. W. Pape, O. C.; C. B. King, O. C.

100-yard maiden—G. E. Jackson, O. C.; W. A. Rossette, O. C.; W. A. Bacon, O. C.; F. C. Mortimer, O. C.; H. P. Healey, O. C.; H. Turner, O. C.; J. F. Kennedy, O. C.

Candle race—S. Vernon, O. C.; L. A. Werz, O. C.; F. H. Smith, O. C.; S. Carter, O. C.; C. T. Keeling, O. C.; A. Taylor, O. C.; W. S. Taylor, O. C.; C. D. Mason, O. C.; A. W. Pape, O. C.

Fifty-yard novice—J. Mulvey, O. C.; L. A. Werz, O. C.; H. Turner, O. C.; J. W. Coffroth, O. C.

Masonic Officers Installed.

The annual installation of officers of Crockett Lodge No. 139, F. and A. M., took place last night at B'nai B'r