

GOLD IN ITS RELATIVE RATIO. Hilare Belloc of Oxford College Gives His Views.

Three Small but Important English Classes Favor Silver. BUT NEVER EXPECT 16 TO 1. He Thinks That Equal Coinage Would Drive the Yellow Metal Out of This Country.



Hilare Belloc, the University Lecturer from Oxford College, England, who is a Strong Monometalist.

University Teaching, and who will deliver a course of lectures in Philadelphia this summer on medieval history, was at the Occidental yesterday, having completed a hasty tour through California. He left for New York on the evening train, accompanied by his wife.

Mr. Belloc is a graduate of Oxford and bears the distinction of being president of the Oxford Union, the great debating club of which Gladstone was once president and over which such men as Lord Dufferin and Lord Salisbury have since presided.

He has lectured extensively in England, and is a close student of political economy, especially that of the North of England, and the industrial part.

Mr. Belloc says he is a strong monometalist. When asked for an explanation of the money question as it exists in England he dictated the following:

The first question that presents itself to an Englishman is, Has there been an appreciation of gold or has there not? The intelligence of England is divided fairly equally upon that main proposition.

Granted that there has been an appreciation of gold, what is the position of the average Englishman in the face of the change? It is as follows: He believes that it would be possible by international agreement to introduce the double standard again.

There are two main qualifications to this belief. First, he honestly believes it extremely difficult to say exactly what ratio the monetization of silver should be given. I cannot remember any person of standing who dreams of putting it as high as 16 to 1, though it is, of course, apparent to all educated men that the demand created by such a change would raise silver well above its present value.

The second qualification is one that must be characterized as a matter of National or personal interest. The same is true of the Nevada man in this country as of the Englishman with Argentine interests. First, England is known by most educated Englishmen to be the great gold-crediting nation of the world, and, therefore, even if there has been an appreciation of gold England would on the whole benefit from it. The second point is: During the last eighteen months there has been a singular revival of prosperity in England, as was shown by the last Conservative budget.

Another point that makes Englishmen in favor of the gold standard is that England historically is known to have led the way to a gold standard and those in the Indian service, while they are more than those Continental nations that delayed the adoption by half a century.

There are three very important classes of people in England that are in favor of the bimetallic understanding. One—The agricultural interest, because it is hoped that it would raise the prices of agricultural products. Two—The Lancashire cotton-spinners, because their trade with India suffers from the uncertainty of exchange, and especially from the fact that the Indian rupee, which is paid in the silver rupee in India, but which is of steadily decreasing value when sent as remittances to their families in England.

Those three classes, the agricultural, the Lancashire cotton spinners and those in the Indian service, while they do not represent anything like a voting majority, nevertheless must be given enormous weight in estimating the future conduct of England.

The agricultural interest represents of course the old Tory element in English politics. It is remarkable that the Lancashire cotton spinners, whom I have mentioned as their allies in this matter, are the oldest and strongest opponents of the landed aristocracy. They are the classes of whom Cobden was the spokesman, and they have been the backbone of the Liberal party since the reform of 1832. The third class, the garrison and civil employes in India, drawn as they are from every class, and, in the case of the civil employes, representing the best-tested intelligence of England, permeates the English electorate both above and below.

It must not be understood that these three classes have yet attained anything like a control of English public opinion, but I have quoted them as forming the three prominent exceptions to the English opinion in favor of gold monometalism. In the case of the Lancashire cotton spinners, they are a class whose importance will continue to increase.

In a recent course of lectures that I delivered in Oldham, Lancashire, to purely artisan audiences, I found them very aware of the dangers in which they stood from Indian competition, and almost as ready as their employers to seek a solution in a bimetallic agreement.

WAMEA CLUB'S ANNUAL REGATTA. Championship Races on June 28 in the Estuary.

Start and Finish Will Be at the Foot of Chestnut Street.

ROWEERS TRAINING HARD BOCKMAN'S NARROW ESCAPE.

Local Barge Crews Won't Row at Stockton Unless Individual Prizes Are Given.

One of the chief events of the year in rowing circles across the bay will be the annual championship rowing races to be held by the Alameda Boating Club on the Alameda estuary, June 28.

All arrangements have been completed for the affair by Messrs. Hinckman, Creigh and Schumacher, and as the winners of the different events are to be the club's representatives at the Stockton regatta on July 4 some very exciting races will undoubtedly be rowed.

This regatta will be the largest ever held on the Alameda side of the bay. The course will be one mile and a half with a turn, and the start and finish will be made from the club's house, at the foot of Chestnut street.

The first event on the programme will be the junior outrigger skiff race, for the junior championship of the estuary. There will be a total of five crews for this event, gold and silver medals.

Owing to the large number of entries in this race it will be divided into eight heats and in all eight separate races will be rowed.

The following have entered: C. Ayers, E. B. Hancock, A. Bangs, O. Anderson, A. C. Webb, Frank Walton, W. Lubbock, W. G. Hansen, W. B. Hinckman and L. A. Mervy.

The next event will be a senior outrigger race for the senior championship of the estuary and a diamond medal. Dr. Cecil Dennis and Fred Ayers are entered in this race. This contest should prove very exhilarating, as the crews are crack skiff rowers and each has long been anxious to try conclusions with the other.

Dr. Dennis is exceedingly desirous to meet the men again that defeated him at El Campo, where he lost on a foul, and if he defeats Ayers his wish will be gratified, for he will then be eligible to row at the Stockton regatta.

Two very evenly matched crews will row for the championship and a silver cup. Crews to be entered are the following: Fred Ayers, stroke; W. G. Hanson, forward waist; A. C. Webb, after waist; W. Steinmetz, bow, and A. Bangs, coxswain.

Crew No. 2 has the following personnel: Dr. C. Dennis, stroke; W. Lubbock, forward waist; Frank Walton, forward waist; E. B. Hancock, bow, and W. B. Hinckman, coxswain.

The contestants are assiduously training for the different events, and can be seen on the estuary night and morning plying the frail crafts with vigor.

The Alameda Boating Club are stirring themselves to make this their first important regatta for years, a brilliant success. They expect a large crowd of the rowing fraternity from San Francisco to be on hand to witness the different events, and no doubt some of the San Francisco oarsmen will give exhibition races.

The Alameda Boating Club now has a membership of fifty and is steadily growing. S. J. Pembroke, the champion outrigger skiff oarsman of the coast and an unceasing worker for the advancement of rowing here, is a prominent member of the club. He will defend the club colors at the Stockton regatta in the outrigger events.

An Eastern oarsman of considerable note recently paid a visit to the Alameda Club, and said that the Alameda estuary was without doubt the finest boat-racing course in the United States, and that eventually it would be lined with boat clubs, as soon as the canal was completed and the water opened.

An accident befell Johnny Bockman, the well-known oarsman of the Ariel Boat Club of this city, while out training the other evening for the junior outrigger race at the coming Stockton regatta. He was returning from a "spin" up to Hunter's Point, and when just abreast of the ill-fated ship Blairmore the outrigger on the left side of the boat gave way and Mr. Bockman, losing his balance, took a header into the cold waters of the bay.

When the boat tipped over he had his feet tightly strapped to the foot rests, and it was some little time before he could extricate himself from his perilous position, being forced to work under water in order to free his feet, and only coming to the surface when out of breath.

After freeing his feet he struck out for shore, and swam at least half a mile, towing his boat with him, before he reached him.

He was picked up by N. J. Prendergast, his club-mate, who was at least a mile away when the accident occurred, but made his oars fly as he never did before, and reached Bockman just in time.

After returning to the boathouse and changing his wet garments for dry ones Bockman was none the worse for his ducking. He was rowing again as usual yesterday.

The four-oared barge crews that have been training for the Stockton regatta have quit work, and say they won't row if the Stockton Athletic Association, under whose auspices the affair is to be held, does not give individual prizes instead of trophies, as is the present intention.

A GARDEN PARTY. The Ladies of Belvedere Gave an Outing in Aid of Their Church Fund.

The ladies' church organization of Belvedere gave a delightful garden party in that locality yesterday for the benefit of their Presbyterian church building fund. Last year a like gathering took place there, from the proceeds of which a pretty church was built, and the party yesterday was for the furnishing of the building. The officers of the association are: Mrs. L. L. Dunbar, president; Mrs. C. S. Holmes and Mrs. T. V. O'Brien, vice-presidents; Mrs. T. L. Miller, secretary; Mrs. F. H. Bridge, treasurer.

The grounds, in a pretty grove facing Tiburon, were tastefully decorated with the flags and colors of the Naval Reserve and Corinthian Yacht Club. In little nooks were placed refreshment booths, where dainty eatables were dispensed with free hands. The lemonade stands were presided over by Mrs. L. L. Baker, Mrs. Charles Stone, Mrs. Winsor Brown, Miss Kate Stone, Mrs. F. Peterson, Mrs. L. L. Dunbar, Mrs. P. and Mrs. H. Thompson; the ice cream booths by Mrs. Ed Benjamin, Mrs. T. E. Havens and I. L. Miller; the tea booths by Mrs. J. S. Mattson and Mrs. C. E. Holmes. Music was furnished by the Angel Island band.

Under the direction of John Housman the following musical programme was rendered: Ladies' string orchestra, Miss Byington, Miss Gruenhagen and Miss Gibson; soprano solo, Miss Minnie Flynn; contralto solo, Mrs. Pond; male quartet, Messrs. Stone, Coffin and Somers; solos by Miss Colman and Frank Matheu.

A number of launches and boats belonging to the yacht clubs darted back and forth over the quiet expanse of the little cove with the guests who desired to vary their day's outing with a sail on the bay. At 5 o'clock the yachtsmen conveyed the city visitors across to Tiburon, and the pleasant picnic in "Beautiful Belvedere" was over.

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LADIES' KNIT UNDERWEAR! Cut Down to 40 Cents Each. Cut Down to 25 Cents Each. Cut Down to 75 Cents Each. Cut Down to 50 Cents Each.

HOSIERY. LADIES' SUPER QUALITY BLACK COTTON HOSE, double soles, heels and toes. Cut Down to 25c a Pair. LADIES' SPUN SILK FINISH BLACK COTTON HOSE, double soles, heels and toes. Cut Down to 35c a Pair—3 Pair for \$1.00.

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STATEMENT OF THE CONDITION AND AFFAIRS OF THE FIDELITY AND DEPOSIT COMPANY.

OF BALTIMORE, IN THE STATE OF MARYLAND, on the 31st day of December, A. D. 1895, and for the year ending on that day, as made to the Insurance Commissioner of the State of California, pursuant to the provisions of sections 610 and 611 of the Political Code, condensed as per blank furnished by the Commissioner.

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