HEIR TO TWENTY-SIX MILLIONS

Ira James Hall Receives Good News From His Father.

Norman Jarman, Novelist and Speculator, Remembers He Has a Son.

The Millionaire Writes From England Asking His Son to Join Him.

Ira James Jarman, better known as Ira James Hall, has received good news from England.

This good news, which is rich enough to fill a Christmas plum pudding, is nothing more nor less than a letter from a long-silent parent who at last finds time and inclination to write his son to come and visit him in his English home and help him spend $26,000,000.

Twenty-six millions, all well invested. Sixteen millions in property comprising nearly all the business portion of Salt Lake City, and the other ten millions representing mines and mills and landed estates in old England.

Twenty-odd years ago Norman William Jarman, a young Englishman of an adventurous spirit, joined a band of colonizers that established themselves in Salt Lake City.

Shortly after his arrival in the land of the great prophet young Jarman joined the Mormon church and incidentally invested in mines and sand lots. He married a comely young woman, and the fruit of this union is young Jarman, familiarly known as Ira Hall.

Jarman's marriage was not a happy one, and when little Ira was but 3 years old Mrs. Jarman was granted a divorce on the ground of cruelty.

After his divorce Jarman took up the cudgels against the established Mormon church and began a lecturing tour, in which he bitterly assailed the creed of the Latter-day Saints.

Then for nineteen years nothing was heard of the dissenter. Mrs. Jarman married again, to a man named Hall, and her little son was reared and educated by the devoted mother.

Young Jarman's life has not fallen in particularly bright places. At the age of 11 he began to labor to assist support his mother, and since then his life has been one of unremitting, ceaseless toil. For several years the young man was a fireman on the Southern Pacific trains, and later—what he considered a step in advance—porter with W. P. Fuller & Co. This position he occupied for three years, and then came seven months of enforced idleness. Young Jarman is now a packer in the mail-order department of the Emporium.

When the young man was seen yesterday afternoon by a CALL representative he confirmed the report of a father with many millions, who offers him a home.

"I had not heard directly from my father for nineteen years," said the young man. "I knew he was prosperous and in England; that he had written several novels, among them being one entitled 'A Night in Hell.' But I never read any of them. Never had the time. I've worked since I was 11 years old, and am 32 now. Twenty-six million is a great deal of money, and I suppose I am going to find life easy now.

"Father is coming out here in January and I am to return with him to England. Of course I want my friends to know of my good fortune, but I haven't any ready cash yet and I owe quite a bit of money. I was seven months out of work, and I am afraid my creditors will trouble me. I have not decided what I shall do when I get some of that money. All I know is I shall help mother."

And young Jarman Hall, with the prospects of inheriting $26,000,000, is working steadily from 8 A. M. to 10 P. M. "until father comes."

JOHN SWETT TEAM WON.

Crockers Defeated at Football for Grammar School Championship.

Over a thousand feverishly excited spectators of the grammar school age were gathered about the Central Park gridiron field yesterday afternoon screeching, gesticulating and yelling as they watched a closely matched and prettily contested game of football played for charity by the elevens of two of the largest grammar schools in the City—the John Swett and the Crocker. The John Swett eleven won after a hard struggle by a score of 10 to 6.

From the first kick-off until the final whistle it was an exciting exhibition of football and showed a remarkable improvement over the form and play of juvenile teams of former years. In the second half particularly the playing was of no mean order considering the age and size of the participants and their opportunities for learning a game of science and skill as opposed to one of strength and speed.

The first half closed with the Crocker team 6 to 4 ahead, and every wearer of the red and white demonstrative and jubilant, even to the representation of proud mothers scattered among about 400 ribbon-bedecked and unusually pretty little girls, who formed one solid, picturesque section in the grand stand.

In the second half the contest assumed the dash and determination of a varsity match, and the John Swett team surged ahead.

The cool and accurate punting of Fullback Lee of the Crocker team, and his running were admirable features of the game, while the catching, running and line-bucking of Right Halfback Brown of the John Swett team were excellent. In fact, every one played well.

As a side-line feature among the diminutive Brownie-like mass of eager juvenile spectators, Vice-Principal W. D. Kingsbury of John Swett School and Police Sergeant Michael Joseph Coboy, the guardian angel of the gridiron, engaged in a vigorous, animated and threatening discussion of the special privileges of school principals on football-fields.

Following are the summaries of the game and the line-up of the teams:

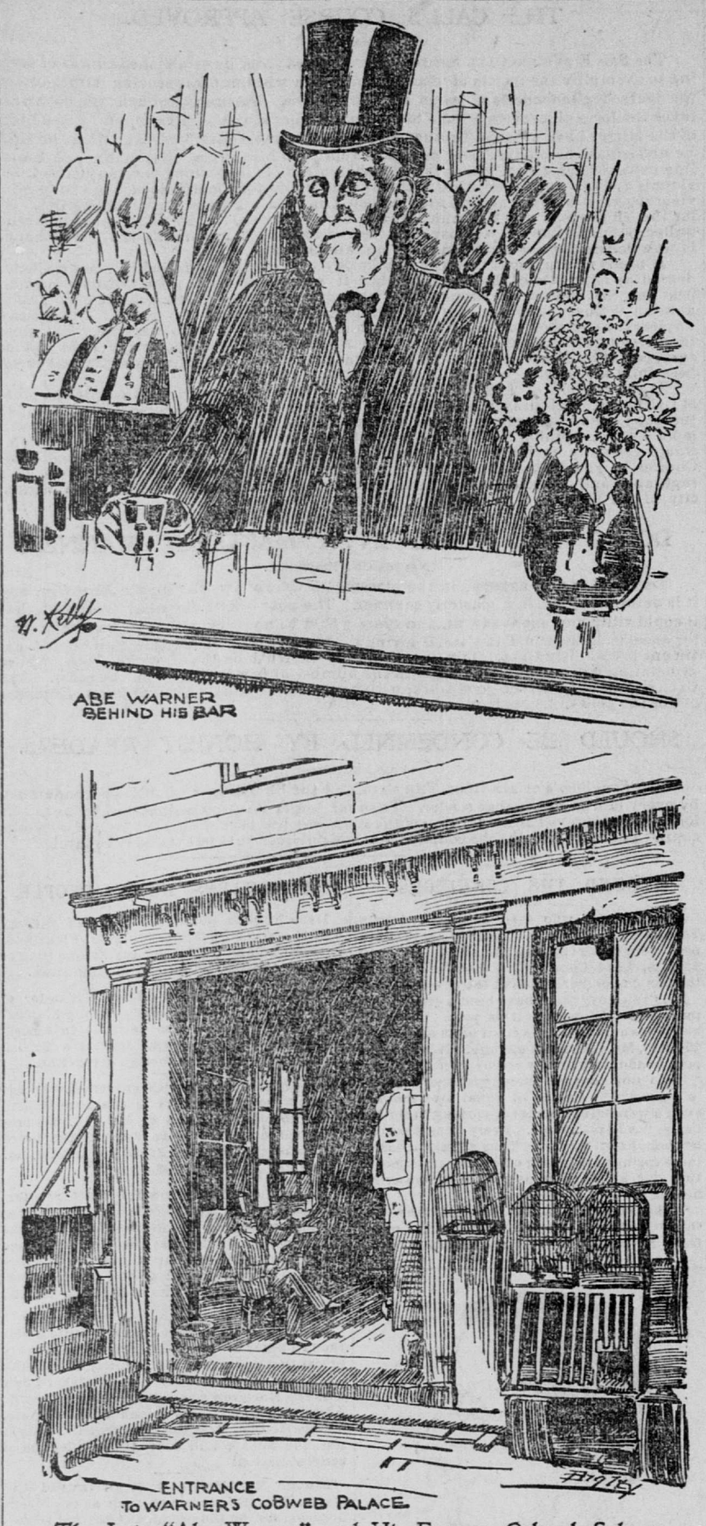
Points—John Swett Grammar School 10, on one touchdown in the first half made by Right Halfback Brown on a buck through left tackle, the punt out for a try at goal being missed, and on one touchdown in the second half made by Right Halfback Brown on a run round left end, the goal being kicked by Right End G. Hull; Crocker Grammar School 6, on one touchdown made in the latter part of the first half by Fullback Lee on a straight buck between left guard and tackle, the goal being kicked by Fullback Lee.

Play—Two twenty-five-minute halves. Ground and weather very favorable.

Attendance—1100.

Crocker Grammar.	Position.	Swett Grammar.
J. Nealon	L. E. R.	G. Hull
F. Munson		
W. Prentice	L. T. R.	F. Lewitt
E. Beal	L. G. R.	W. Graves
A. Osborn	C.	F. Dlow
M. Crone	R. G. L.	Junker
A. Williams	R. T. L.	J. Lane
A. Platt	R. E. L.	A. Perry
J. Sheehan	Q.	J. Connor
R. Fenton	L. H. R.	E. Brown
J. Townsend	R. H. L.	E. Stack
E. Lee	F.	R. Sefontes
Red and white	Colors	Blue and white
6	Score	10

Officials: Referee—E. Hewson, fullback Y. M. C. A. team. Umpire—G. Chadwick, left tackle Lowell High School team. Linemen—William Breen, quarter St. Ignatius College team, and Police Sergeant Michael Joseph Conboy.



The Late "Abe Warner" and His Famous Cobweb Saloon.

[From negatives in the possession of Nathan Joseph, 641 Clay street.]

NOW THE WEB HAS ALL BEEN SPUN

Death of the Founder of a Famous North Beach Resort.

Abe Warner, One Time Proprietor of the "Cobweb Saloon," Passes Away.

It Was Once Famous All Over the Coast and Attracted Visitors by Thousands.

Abe Warner, one time proprietor of the North Beach resort known as the Cobweb saloon, died Thursday night in his cottage on Francisco street.

Warner was a pioneer and a prominent individuality of the earlier days. He established at Meiggs wharf in connection with his saloon a miniature "Zoo," collected about him as the years went by a quantity of old things deemed curious from all parts of the world, allowed the birds and monkeys to breed and the spiders to weave their webs undisturbed, and all the time the fame of his shanty saloon grew and grew. He kept the best of liquors and the air of age about the place was said to add a flavor of its own. The clam chowder and fish dishes to be had in the back room of the saloon added fame to the establishment and the cobweb saloon became "the place to go." On Sundays the crowds often were numbered by thousands, and Abe was compelled to engage a corps of waiters and money poured easily into the till.

But Abe was a philanthropist among other things. At his table all who had the slightest claim upon him were welcome, whether or not they could pay. As a result the board at meal times was always full, even though the strangers and visitors were few. So the money that came to Abe in the flood of his fortune did not remain with him. At one time he owned considerable property, but his holdings dwindled away with the turn of the tide, for when he ceased to make money in large sums he did not cease to be a philanthropist. For several years past he has lived upon a small stipend sent to him monthly by a daughter in the East.

The Cobweb saloon passed with the later development of San Francisco, the shifting of the centers of attraction and the turning of the channels of trade in other directions, albeit large and handsome buildings stand on its site. The old shanty was torn down several years ago, but previous thereto the place was invaded by tradespeople and the spiders were roused from their winter sleep by the loud voice of an auctioneer. The last crowd that ever gathered in the place went to buy from the collection of world-gathered oddities. One curio-dealer went so far as to take a number of photographs of the place just previous to its destruction.

Old Abe then moved into a shanty on Francisco street, a block or so away from the scene of his personal triumphs, and there with a few of his most beloved birds and animals he has quietly lived and waited for the coming of Thursday night last and its message. Poor, he has by no means been without friends. He has relatives here as well as in New York, who looked after him and stood ready to provide a better habitation for him than he chose to occupy, but he would not move. His daughter in the East wanted him to come there, but he refused. He wanted to live among the old scenes, where, too, he could enjoy the company of his pets. A favorite cockatoo died of old age a few days ago and Abe felt the loss very deeply.

Henry S. Lubbock of Oakland, formerly boiler inspector of this City, is a brother-in-law of Warner's and has looked after him considerably. He visited him on Thursday afternoon and found him in apparent good health and promised to come back and talk to him further about some of his affairs the following day. Shortly after Lubbock's departure, H. L. Coy, an old-time friend, came in and found the old man had just breathed his last. The deceased was 82 years of age.

Warner was born in New York and was a butcher by trade. When he came to San Francisco in 1849 he started a butcher-shop on Sansome street, but shortly closed it out to found the North Beach resort.

Warner left a family in New York that never followed him. Two of his sisters did so, with their husbands. They are Mrs. Lubbock and Mrs. George Coffey.

The body is at Gray's undertaking establishment, from where the funeral will proceed on Sunday at 1 o'clock to the Odd Fellows' Cemetery.

FRIDAY NIGHT LECTURES

Rabbis Nieto and Levy Deliver Interesting Discourses at Their Synagogues.

The Former Spoke of Treatment of Personal Enemies and the Latter of Jews in Fiction.

Rabbi Jacob Nieto spoke on "Treatment of Personal Enemies as Advised in the Talmud" at the Taylor-street Synagague last night. In the course of his lecture he said:

"To bid a man love his enemies is to command him to do that which he may affect to do, but which in reality it is not possible for him to accomplish.

"The Talmud, that venerable library of ethics and philosophy, had a full conception of the manifest absurdity of laying down principles at variance with the nature of man.

"The first rule of conduct toward personal enemies was forbearance. The sages admonished their followers not to be easily angered. To bear no malice was the second step, while the third was not to seek revenge.

"According to the teachings of the Talmud, the accepted basis of all Jewish ethical ideals, it is a sin to rejoice at the downfall of an enemy. Hebrew tradition records that the Egyptians were drowned on the seventh day of the Easter festival, and on that account the Talmud enacted that no songs of rejoicing should be sung on that day, and to this day Israel never sings a joyful tune on the traditional anniversary of the defeat of Egypt."

Rev. M. S. Levy last night concluded the series of lectures he began some time ago at the Geary-street Temple on "The Jew in Fiction." The subject of his discourse was George Eliot's "Daniel Deronda." He spoke of the title character as being a hero and of Mordecai, the enthusiast on the restoration of the kingdom of Israel, as a high ideal.

He paid a high tribute to the genius of the author, and declared that her portrayals of the Jew and Jewess were the only true and faithful ones, so far as race and religious attributes are concerned. George Eliot neither exaggerated the vices nor unduly extolled the virtues of the Jew. Rabbi Levy further declared that only by a residence among the Jews and by actually living in a Jewish family could she have become familiar with the details of domestic life that she so graphically and sympathetically delineated. In conclusion he recommended all who had not read this last and greatest product of this woman's genius to do so at the earliest opportunity.

The manufacture of silk began in England in the year 1600.

REGULAR TRAINS MAY SOON RUN

Passengers to Be Carried Over the Valley Road to Fresno.

A More Convenient Service Possible Than Over the Old Monopoly.

Rates of the People's Road Will Make a Saving of 37 Per Cent.

Regular passenger service between this City and Fresno via the Valley road and the boats of the California Navigation and Improvement Company may be inaugurated next week.

So satisfactory to the two transportation companies named have been the results of the excursions now being conducted over their lines in connection with the Fresno Citrus Fair, that the matter of continuing the present service as a permanent feature is being discussed, and there is every indication that the Southern Pacific will shortly have a sturdy competitor for the passenger business of the San Joaquin Valley to all points as far south as Fresno.

The experience of the past few days has demonstrated that the roadbed is in excellent condition, and the connection arrangements at Stockton work in a most satisfactory manner. Should it be decided to run regular passenger trains, the time schedule between Stockton and Fresno will be the same as that now in use in operating the excursion trains. It is as follows:

Southbound. A. M.	Stations.	Northbound. P. M.
7:20	Stockton, Weber avenue	5:40
7:30	Stockton, Hunter street	5:30
7:48	f Burnham	5:12
8:11	Escalon	4:51
8:15	f Harrold	4:45
8:30	Clauston	4:31
8:37	f Empire	4:23
8:45	Hughson	4:16
8:59	Elmwood	4:03
9:34	f Gracey	3:26
9:49	Merced	3:14
10:00	f Turner	3:00
10:08	f Geneva	2:53
10:22	Le Grand	2:40
10:33	Marguerite	2:27
10:44	Sharon	2:16
10:52	f Miller	2:08
11:07	Lankershim	1:55
11:18	f Patterson	1:42
11:35	f Bullard	1:25
11:50	Fresno, Kern street	1:10

f Stop only on signal.

At this end passengers will take the boat at 6 P. M. and arrive at Stockton in the morning, after a good night's rest on the well-equipped and comfortably furnished boats of the California Navigation and Improvement Company. Fresno will be reached about noon. On the trip northward the train will leave Fresno shortly after the lunch hour and arrive at Stockton in the evening, so as to make a close connection with the steamer for San Francisco, which leaves at 6 o'clock and arrives in San Francisco early the next morning.

Thus passengers will lose but half a day in making the journey either way. On the Southern Pacific the trains are now run so as to necessitate either the loss of an entire day, or the uncomfortable experience of arriving at or departing from Fresno in the small hours of the morning.

But in the matter of rates the Valley road will offer inducements that are sure to attract traffic. As against the present rate of $5 90 charged by the Southern Pacific, the Valley road will put in a rate of $3 75, a reduction of about 37 per cent.

Meanwhile the excursion rate to Fresno and return has been made $3 50, tickets good to return until Wednesday, December 23.

BURIED IN A GRAY FOG

San Francisco's Peopled Hills Were Out of Sight as the Sun Went Down.

Ships Hoisted Additional Lights and Whistles and Fog Horns Played Melancholy Music.

The first fog of the season settled down upon San Francisco last evening as the sun was sliding down the golden stairs into the placid blue of the Pacific.

It flowed in lazily, a ghostly avalanche of gray, through the Golden Gate, enveloping the big rifled cannon on Lime Point, the fifteen-inch dynamite guns, the twelve-inch rifles and the wide-mouthed mortars at the Presidio, until the long black tubes loomed up like the stacks and masts of wrecked steamships.

The fog climbed Mount Olympus, stealing through the shady walks of the cypress and eucalyptus groves on the west of the Twin Peaks. Then it rolled up past the Almshouse and over the top of the Peaks, from whose summits the peopled hills of fair San Francisco could be seen in the twilight of the mist with smoke from many chimneys spiraling lazily toward the zenith.

A few minutes later the white and gray and yellow and red mansions of wood and stone and brick, with the bay beyond them, the Contra Costa hills and the big whale of brown rock they call Goat Island, were hidden in the voluminous veiling of the fog, and there was nothing left but a dead sea of clouds.

Out of the smoke and mist and out of the silence that came in with the fog there rose at measured intervals the bellowing of the foghorn, the mournful mooing of a cow for her lost calf.

Arc lights struggled hazily to be seen, and little prismatic haloes mocked them. The dirty yellow gaslets lost whatever of title they might have had as lights and waned into a sickly smudge.

The usual quality of magnifying objects was not absent. Streetcars and horses and wagons seemed to rise out of the ground not more than twenty feet from the pedestrian, and each vehicle when it first burst into view looked as big as a two-story house.

Shipping men were unusually careful with their craft, for the fog was so dense that it was impossible to see more than a boat's length ahead. The ferry steamers were obliged to slacken their speed and to crawl through the vapor, for fear of collisions. Whistles were repeatedly blown and bells were rung all along the city front to warn traveling craft of the obstacles in their way.

But there were no grave accidents. Neither was there any discomfort, for the fog was warm and companionable and had the glow of the Christmastide upon it.

HOMES FOR BABIES.

Bazaar by Ladies to Carry on the Work of Mercy.

The Children's Home-finding Society's bazaar at 420 Sutter street will close tonight. Last evening, in spite of the disagreeable fog, there was a good attendance, and the ladies in charge of the various tables were well pleased with their success so far.

A large vacant store near the Temple Emanu-El was taken for the occasion and handsomely decorated with red and white bunting and some evergreens. The ladies of the society soon transformed the big interior into an attractive bazaar. The result is that the tables are covered with all kinds of pretty articles suitable for Christmas presents. There is also a collection of water-color sketches and pictures of different kinds for sale.

In all there are nine booths, as follows: Domestic booth, Mrs. Young; fancy booth, Miss Hoffman, Miss Kelly; doll booth, Miss Fossy and assistants; art booth, Mrs. Benton, Mrs. Sandehl; art gallery, Miss Rumsey; table of fortune, Miss Butler; grabbag, Miss Benton; refreshments, Mrs. Lloyd, Mrs. Badley, Mrs. Grimm, Mrs. Cartwright; palmistry, Professor Rekaf.

The feature of this afternoon will be an exhibition of the modern ark. This is merely a 10-cent market basket, but it will contain one of the helpless infants for whom the Children's Home-finding Society finds homes. The child will be on exhibition on its way to its new home, and will hold its reception from 2 to 5 P. M. Children will be admitted free of charge, but are asked not to forget some donation.

The bazaar will be open all day and evening. In addition to the little one that is to leave on the 5 P. M. train for its home 150 miles away, a still later homeless infant will entertain the visitors afterward. It is but 14 days old, and so far sorrow and tears have been its portion, and the ladies wish to know who will help it with some of the good things of life to make the little stranger happy.

THE PRESS CLUB.

A Great Entertainment to Be Given To-Night at the Club Rooms in the Thurlow Block.

To-night the Press Club will give an entertainment at the rooms in the Thurlow block. The programme is very complete and it is believed will be found very interesting. Many of the talented members of the club are to take part. Harry Melvin is to act as sire. The programme is as follows:

Dull Care, something by Melvin; Press Club Quartet; Melvin's Paper; by McBride, an anomaly not yet to be outlined; Mollenhauer; address, T. T. Williams; music, Signor Abramoff; address, Mayor-elect Phelan; supper; Christmas Tree; Press Club quartet; paper, Judge John Hunt; song, Frank Coffin; unique paper, Wells Drury; song, Homer Henley; speech, General W. H. L. Barnes; Ferris Hartman; address, Edward Moran; specialty by Rhys Thomas; "Out of the Groove," L. G. Carpenter; specialty, John J. Raffael.

There will also be a Christmas tree, from which gifts of various kinds are to be distributed to members.

It will be from all indications a gala night for the members and their friends. A big crowd will probably be present.

Santa Claus' Headquarters.

Mothers, bring your boys to see Santa Claus. He is well supplied with candies and Xmas cards and will be glad to meet all his little friends at the Old I X L. L. V. Merle, proprietor, corner Kearny and Commercial streets and corner Sixth and Mission streets.

Last Night's Alarms.

An alarm was sounded from box 98 at 7:10 o'clock last evening for a blaze caused by a defective electric wire at the Central Millinery-store, 838 Market street. The damage amounted to about $10. The alarm from box 184 at 9:10 P. M. was for a fire in G. W. Cook's cigar-store, 225½ Eighth street. The blaze was caused through the careless use of matches and damaged the store to the extent of $50.

It is said that the Greenland whale sometimes attains the age of 400 years.

JUGGLED WITH TITLE ABSTRACTS

Farmer Robinson Told the Grand Jury How He Was Beguiled.

Came Out Fifteen Hundred Dollars Short in a Land Transaction.

An Unexpected Trust Deed Held by the San Francisco Savings Union to Secure $2000.

G. W. Robinson told the Grand Jury yesterday that he was swindled out of $1500 in cash. The jury was deeply impressed by the narrative, as many of the facts were corroborated by J. F. Cunningham, wholesale grocer, 14 Clay street, San Francisco.

According to the story told to the Grand Jury Mr. Robinson in October last met G. W. Donaldson, residing on Sanchez street, in this City. Donaldson presented the advantages and described the location of a 200-acre tract of land near Pleyto, Monterey County. Mr. Robinson went down and saw the land and the prospect pleased him. Then Donaldson went up to Mendocino County and saw the little farm at Elk. An exchange was soon agreed upon. A valuation of $2000 was placed on the Mendocino land, house, barn and hay. The Monterey land was held to be worth $3500, and Robinson was to pay the difference, $1500.

When abstracts of title were examined Mr. Cunningham advised his friend, Robinson, that a lawyer should be engaged to examine the title, but the confiding Mendocino County farmer had so much faith in George W. Donaldson of this City and W. C. and John Donaldson of Monterey County that he concluded not to spend money for examination of papers. Mr. Cunningham himself examined the abstract carefully, and it seemed to him clear and straight.

The transactions of exchange were duly executed October 10, before Notary Enquist, in the Mills building, and Mr. Robinson paid over his $1500 to G. W. Donaldson. In due time the Mendocino farmer went to Monterey and took possession of his farm, for which he had paid the sum of his worldly fortune.

He explained to the Grand Jury how rudely he was shaken when the knowledge came to him that the San Francisco Savings Union held a deed of trust on the land to secure the payment of $2000, which G. W. Donaldson had borrowed from the bank in December, 1880. Mr. Robinson told the jury that he was assured there was nothing due on the land but the taxes for the current year. He stated that the abstract which he examined and showed to Cunningham contained no mention of the trust deed. In this respect his testimony was corroborated by the wholesale grocer, J. F. Cunningham, who said he carefully read the abstract.

NEW TO-DAY.

No publication in California is more sought after during the holidays than the CHRISTMAS NEWS LETTER. Filled from cover to cover with beautiful and artistic illustrations, poems, stories and special articles it is a welcome guest in every home on the Pacific Coast and a delightful souvenir to send to friends abroad, as it will be an essentially California production.

PARTIAL CONTENTS:

Illustrations.

There will be twenty full-page engravings, representing the most attractive and picturesque portions of San Francisco, its environs and the State.

Stories.

Ten clever stories by the most popular litterateurs on the coast, including:

MILLARD
SUTHERLAND
FERGUSON
WAGSTAFF
MORROW
KATHRYN JARBOE
AMY WELLS And Others.

Poems

Appropriate for the season—gems well worth preserving—written by

INA COOLBRITH
EDWARD CLARKE
ELLA M. SEXTON
DAN'L O'CONNELL
LOUIS A. ROBERTSON
HOWARD V. SUTHERLAND
JOHN P. ALBRO

And others. All handsomely illustrated.

Special Articles

By prominent men in the literary, commercial and financial world, viz.:

JAMES D. PHELAN
WENDELL EASTON
FRED S. MYRTLE
A. S. LOWNDES
CHAS. B. HILL
ASHTON P. STEVENS
JOHN FINLAY
ARTHUR INKERSLEY
J. D. MAXWELL

And others, besides all the regular departments and features of the NEWS LETTER.

Premium Covers.

The number will be enclosed in artistic, premium, illuminated covers, and the whole issue printed on heavy coated paper made specially for this issue.

To insure a large sale the price of the Christmas issue will be only

15 Cents Per Copy.

Send it to your friends.

Order copies now.

Ready December 21.

F. MARRIOTT, Publisher.
5½ Kearny St., S. F.

NEW TO-DAY.

HORACE DAVIS DOES NOT KNOW HE IS DEAD!

So States Editor Barry in

THE STAR.

The Funding Infamy and Other Live Topics

Read The Star's Editorial on THE CUBAN SITUATION.

STATEMENT

OF THE CONDITION AND AFFAIRS OF THE

BALOISE FIRE INSURANCE COMPANY

OF BASLE, SWITZERLAND, 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.

CAPITAL.

Capital	$2,000,000 00
Amount of Capital Stock, paid up in cash	400,000 00

ASSETS.

Real Estate owned by Company	$ 299,752 22
Loans on Bonds and Mortgages	377,600 00
Cash Market Value of all Stocks and Bonds owned by Company	215,776 13
Cash in Company's Office and in Banks	123,677 36
Interest due and accrued on all stocks and Loans	6,932 82
Premiums in due Course of Collection	44,996 77
Total Assets	$1,068,735 30

LIABILITIES.

Losses Adjusted and Unpaid	$46,153 40
Losses in Process of Adjustment or in Suspense	41,182 20
Gross Premiums on Fire Risks running one year or less, $485,482 23; reinsurance 50 per cent.	242,741 11
Gross Premiums on Fire Risks running more than one year, $82,036 93; reinsurance pro rata	50,862 89
Cash Dividends remaining unpaid	258 00
Total Liabilities	$381,197 60

INCOME.

Net Cash actually received for Fire Premiums	$567,519 17
Received for Interest and Dividends on Bonds, Stocks, Loans and from all other sources	33,810 67
Received for Rents	11,240 46
Total Income	$612,570 30

EXPENDITURES.

Net Amount paid for Fire Losses	$350,029 15
Dividends to Stockholders	24,000 00
Paid or Allowed for Commission or Brokerage	105,155 40
Paid for Salaries, Fees and other Charges for Officers, Clerks, etc.	52,095 23
Paid for State, National and Local Taxes	8,507 80
All other Payments and Expenditures	24,717 10
Total Expenditures	$564,504 68

RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
Net amount of risks written during the year	$194,873,543	$526,500 43
Net amount of risks expired during the year	37,456,346	67,898 32
Net amount in force December 31, 1895	325,073,194	567,519 17

R. ISELIN, President.
A. TROXLER, Manager.

Subscribed and sworn to before me this 9th day of April, 1896. GEORGE GIFFORD, United States Consul.

SYZ & CO., GENERAL AGENTS, 410 California St., San Francisco.

STATEMENT

OF THE CONDITION AND AFFAIRS OF THE

HELVETIA SWISS FIRE INSURANCE COMPANY,

OF ST. GALL, SWITZERLAND, 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.

CAPITAL.

Capital	$2,000,000 00
Amount of Capital Stock, paid up in Cash	400,000 00

ASSETS.

Real Estate owned by Company	$ 41,000 00
Loans on Bonds and Mortgages	591,295 21
Cash Market Value of all Stocks and Bonds owned by Company	855,559 39
Cash in Company's Office and in Banks	272,386 57
Interest due and accrued on Bonds and Mortgages	22,027 10
Premiums in due Course of Collection	162,122 60
Total assets	$1,944,090 87

LIABILITIES.

Losses Adjusted and Unpaid, Losses in Process of Adjustment or in Suspense, Losses Resisted, including Expenses	$97,295 27
Gross Premiums on Fire Risks running one year or less, $636,960 55; reinsurance 50 per cent.	318,480 28
Gross Premiums on Fire Risks running more than one year, $160,799 71; reinsurance pro rata	128,639 77
Due and accrued for Salaries, Rent, etc.	11,600 00
All other Demands against the Company	191,293 81
Total Liabilities	$747,309 13

INCOME.

Net Cash actually received for Fire Premiums	$710,980 52
Received for interest on Bonds and Mortgages	24,926 68
Received for interest and dividends on Bonds, Stocks, Loans, and from all other sources	32,730 73
Total Income	$768,637 93

EXPENDITURES.

Net amount paid for Fire Losses	$369,460 49
Dividends to Stockholders	96,000 00
Paid or allowed for Commission or Brokerage	101,338 89
Paid for Salaries, Fees and other charges for officers, clerks, etc.	47,300 83
Paid for State, National and Local Taxes	17,142 97
All other payments and expenditures	47,501 90
Total Expenditures	$678,744 99

RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
Net amount of Risks written during the year	$807,956,565	$1,448,155 01
Net amount of Risks expired during the year	534,072,021	792,103 11
Net amount in force December 31, 1895	441,133,589	767,760 27

F. HALTMAYER, President.
M. J. GROSSMAN, Secretary.

Subscribed and sworn to before me, this 31st day of March, 1896. IRVING B. RICHMAN, U. S. Consul-General.

SYZ & CO., GENERAL AGENTS, 410 California Street, San Francisco.