

AN EYE FOR A FILLED TOOTH

J. E. McFadden Will Demand It of Consul Pringle.

A Story of How Americans Are Abused in President Barrios' Realm.

United States Minister Cox in Guatemala Informs This Government of Another Cruel Outrage.

"Do you know Consul Pringle, who represents the United States in Guatemala? I am going to pull his eye out as soon as his term of office is finished, when he

day and a half I had an experience that might be amusing to one with a strong degree of humor. I had been stripped of all my valuables, excepting a tiny gold band on this finger. I have worn it for years, and unless it was cut off I could not be removed. I was anxious to get a message out of the jail to the Consul or Minister and begged my jailer to convey it. The fellow wanted pay, which I was unable to give him. He saw my gold ring and demanded that I give it to him. "Take it off," I said, laughing, proffering my hand and smiling. As I opened my mouth the jailer noticed my teeth filled with gold, and he pointed to them, unmistakably indicating that he wanted them too.

"I went to Minister Cox and informed him of what had happened. He was greatly put out, but advised me to wait until he heard from Washington. I told him I could not do so, as I was virtually penniless. Consul Pringle told me that the best thing for me to do was to 'get out' and to take chances on his recovering my money and jewelry by diplomatic correspondence.

"When Consul Pringle reaches this City in a few months I will have much pleasure in rehearsing this affair with



J. E. McFADDEN, Who Was Imprisoned in Guatuzala, and Who Makes Serious Charges Against United States Consul Pringle in Barrios' Realm.

passes through this City on his way to Washington."

This startling announcement was made yesterday at the Palace Hotel, by J. E. McFadden, who arrived here on the steamer Colon on March 30, from Guatemala.

McFadden is an old-time resident of this State, and as a trusted employee he has for years been in charge of the well-stations on the coast route. It is he who mingled the Santa Cruz rum punch that Patti drank in Ernest Haquette's art gallery twelve years ago, and who subsequently was foolish enough to heed the advice of Eddie Morpheu calling him to Japan to concoct mint juleps for the Mikado. That venture was unsatisfactory to an extreme, as the decapitation of his body was threatened at one time, because some high dignitary called too long with the captious Southern drink.

McFadden left here for the realm of Bena Barrios on February 8 of this year, to take charge of the American Club, which occupies the President's old mansion opposite the Grand Opera-house in Guatemala. He arrived in that country February 26 and took up quarters in the new Grand Central Hotel, which President Barrios has erected at his own expense to accommodate the expected visitors to the Guatemalan exposition.

"Now that I have sworn to my statements and they have become official documents, I do not mind speaking of them for publication," said Mr. McFadden.

"I have sworn to affidavits before United States Minister Cox at Guatemala, and he has forwarded them to Washington, accompanied by his own, relating to the outrageous treatment inflicted upon me in Guatemala by President Barrios and his minions.

"I had been in Guatemala but a couple of weeks, and it was well known that I had considerable money on my person. I met the lively and best set in the place, and while it is contrary to the law to gamble, I did so to the extent of shaking dice on several occasions for money, just as the Chief of Police and even President Barrios does in his own house or at the club.

"Among the men I met through the American colony and other good people in the country was the chief engineer of the railway, who was a man of some judgment in a private residence and I won some trifle. The next night I was pulled out of my bed by some soldiers and brought to a stuzon in the prison. Consul Pringle, however, failed absolutely to give any attention to my case, and when after my acquittal by the native police judge I went to him for redress he blindly asked me: 'How much money have you got?'"

"Think of it; the incarceration in a vile dungeon and the taking away from me of all my property was not sufficient for this representative of the United States Government to look into the matter without his knowing how much money I had."

"I told him that every dollar I had was taken from me at the time of my arrest. I then had \$240 in paper money and silver and \$10 in gold. All I asked 'Pringle to do was to get me my money, and I would be only too happy to go back home.

"Minister Cox gave me all the sympathy he could, but declared himself powerless to act in the matter, excepting to make an official report to the home Government in regard to the case, which has been done.

"When I was liberated from my thirty-six hours in jail and acquitted of all criminality I spent six days about the police station trying to recover my money and my gold watch and chain that had been taken from me.

"Minister Cox, who is now in Guatemala, and unaware of the ropes, referred to this man Pringle to attend to my case. Pringle simply sat back and told me he would not act unless he saw his friend in advance."

THE ARMY COLONY CLUB

Interesting Meeting of the Families of the Colonists.

Itemized Cost of the Little Ranches and How They May be Paid For.

The first meeting of the Salvation Army Colony Club was held last evening at the Institute on New Montgomery street. The club is composed of the 200 men who have registered as being desirous of acquiring a little homestead on the colony plan.

The hall at the Salvation Army Institute was filled last evening by the families of those who have registered. The plan of the colony and by what magic the members were to take possession of a farm and a house with out money was explained by Major William A. McIntyre, Major Winchell being incapacitated by a cold. Major McIntyre said that every one of the little ranches would be supplied with a cow and fifty chickens. The product of these, above the consumption of the family, would be turned into a general depot under the management of the army or the colony, and for its sole use across Oakland Creek and the surplus would pay for all the other necessities of the family—in other words that the cow and chickens would support the family, leaving the product of the land to go toward paying for the ranch.

It was estimated further, that the cultivation of the land would realize \$75 per acre per year, so that it would soon clear off the debt, leaving the colonist an owner in fee. The cost of the ranch, with improvements, stock, etc., was given as follows:

Land five acres, at \$50 per acre, \$250; house, \$50; windmill, \$50; barn and chicken yard, \$50; stock, \$50; chickens, \$50; incidentals, taxes, etc., \$50; total, \$500.

George H. Maxwell of the Chamber of Commerce committee made a short and lively address. He said that the whole matter depended for its success upon the nothing so much as education in the business of getting product out of the land.

A stereopticon show of California farms followed, with music. Great interest was manifested.

PULVERIZING OLAY BIRDS.

Gun Clubs Will Be Out in Force Next Sunday.

The admirers of artificial-birds hooting are making ready for a great day's sport next Sunday and the following clubs have announced meetings for that day as follows: Reliance Gun Club shoot at Webster-street grounds; Golden Gate tournament at Alameda Junction; Empire Club shoot and fifty-bird match at Alameda Point; Olympic Gun Club shoot at Ingleside, which will finish with an open twenty-bird race. \$10 added.

Some wild pigeons were shot near Pleasanton on Sunday by local sportsmen and a party of hunters will start for Boulder Creek on Saturday next where birds are said to be very plentiful.

Several canvasback ducks still remain on the bay evidently resting before taking flight to the north.

Impure Honey. John H. Kemp, a grocer doing business at the corner of Sutter and Fillmore streets, was convicted of selling adulterated honey by a jury in Judge Campbell's court last evening. The evidence went to show that his honey was 95 per cent glucose.

Insolvency of a Farmer. Jesse Smith, a farmer, residing in San Benito County, has filed a petition in insolvency. He owns \$408 25 and has \$90 worth of household goods at 123 1/2 street.

THERE WILL BE TWO BRIDGES

No Agreement Possible for Building a Joint Structure.

Conferences Between the Southern Pacific and Supervisors Futile.

General M'nger Kruttschnitt Decides That "Loop" Trains Are Inexpedient.

It can now be stated on the authority of a Southern Pacific official that there will continue to be two bridges across Oakland Creek.

When the Treasury Department ordered that the spans of the bridges now crossing Oakland Creek at Alice street and Webster street be increased from 90 feet to 150, the Southern Pacific Company at once prepared plans and specifications for a new bridge across Alice street, over which they proposed to run their broad and narrow gauge trains. These were forwarded to Washington and in due time approved. If this plan of using one bridge for all the trains were carried out by the Southern Pacific Company it would leave the bridge for vehicles, streetcars and pedestrians to be built by the county of Alameda.

Realizing this fact the Supervisors of that county asked for a conference with the railroad people for the purpose of discussing a plan for a single joint bridge, the cost of construction and maintenance to be shared between the county and the railroad company. Among the propositions discussed was a double-deck bridge, one floor to be used by the railroad and the other for ordinary traffic; another scheme was to construct an unusually wide affair that would afford ample room for double railroad tracks, for streetcar tracks, for a wagon road and for a walk. Several conferences were had, but the views of the two parties were so far apart that no agreement was possible.

The railroad people have finally come to the conclusion that it will be useless to continue any further negotiations with the county, and will, in all probability, only make the matter worse. They say that even at the best the construction of a joint bridge would be of little benefit to any one, and would, in all probability, only prove a subject of future contentions.

The extension granted by the Washington authority expires in July of 1898, and it is the desire of the railroad company to begin work in ample time to complete it within the specified time.

There have been several suggestions made by residents across the bay for obviating the necessity of any railroad bridge across the estuary. These involve the running of "loop" trains from both the broad and narrow gauge moles, so as to make the circuit around Oakland Creek via Fruitvale from one mole to the other.

General Manager Kruttschnitt, when the matter was called to his attention, said the idea had occurred to him, but was cast aside, as it would seriously inconvenience the large number of passengers who now use the narrow gauge in going to Oakland from this side and those who use the broad gauge in going to Alameda. This class of service is now rendered direct by way of the bridges across Oakland Creek. Under the loop system the Oakland people would either have to wait for the broad gauge trains and transfer to a wagon road or swing three-quarters around a circle instead of a quarter or a third as now.

It is, under the circumstances, the purpose of the Southern Pacific Company to build a new bridge of its own designing for the broad gauge, and to continue to operate its trains and ferries as at present.

ROW IN A SALOON.

George Miller, a Jockey, and James Reid Use Their Knives With Disastrous Effect.

Warrants were sworn out yesterday before Judge Low for the arrest of George Miller, a jockey, and James Reid, a horse-trainer, on the charge of assault to murder.

The complaining witnesses are Fred H. Somers, bartender for Frank Dunne, and Dennis Flynn, who is employed in the Appraiser's building. Somers was unable to leave his bed and the Judge went to his house, where the complaint was sworn to.

Somers and Flynn were in Tobey's saloon on Post street, between Grant avenue and Stockton, early Sunday morning, after indulging in a Turkish bath, when Miller and Reid entered. The two latter were under the influence of liquor and quarreled with Somers and Flynn. A fight followed, and Miller and Reid, it is alleged, drew a knife each and slashed

TRAP-SHOOTERS' DAY.

A Feast of Sport for the Lovers of Inanimate Target Shooting.

An open-to-all clay-bird tournament, which gives promise of being one of the star trap-shooting features of the season, will be held at the Pacific Tournament Grounds on May 2, and as it will be under the management of the firm of Clabrough, Golcher & Co. it can be safely said that everything will be carried off in a manner that will please all.

The prizes are valuable, and as no entrance fee will be charged, a large outpouring of trap-shooters is expected. A system of handicapping will be adopted whereby the "crackerjacks" will be penalized so as to bring them on nearly as possible on an equal basis with the better trap-shooter. The profits accruing from the shoot will be divided among the lucky contestants. The prizes are as follows:

- First—Choice of two hammerless guns.
- Second—The hammerless gun not taken by winner of first prize.
- Third—Repeating rifle, 22 caliber; one set cleaning kit; one leather gun case; quarter keg powder; one hand prod.
- Fourth—Repeating rifle, 22 caliber; one set cleaning kit; one leather gun case; quarter keg powder; one hand prod.
- Fifth—One oil-kn suit; 300 smokeless cartridges; 5 1-pound cans C. P. W.
- Sixth—One pair rubber hunting boots; one quarter keg smokeless powder; three 1-pound cans C. P. W.
- Seventh—Quarter dozen white shirts; one order; five pounds powder; one hand prod.
- Eighth—One megaphone; 200 smokeless cartridges; two 1-pound cans C. P. W.
- Ninth—One pair leggings; one 3-pound keg powder; one hand prod.
- Tenth—Entrance \$1, \$25 added; six mooseys; class shooting; all ties divided.

IN THE VAN OF PROGRESS

Important Improvements Demanded by the People Near the Panhandle.

Numerous Signed Petitions to Be Presented to the Board of Supervisors.

More than the usual amount of important business was considered at the meeting last night of the Panhandle and Ashbury Heights Improvement Club, at which Dr. C. D. Salfeld presided.

The committee on street lighting reported the need of arc lights on Salvador street, between Haight and Beulah, and on the corner of Shrader and Waller streets.

The committee on park lighting reported that the Park Commissioners are about to begin the erection of an electric light plant in Golden Gate Park, which is designed to light at first the panhandle from Baker street to Eighth avenue. Later the lights will be extended to the ocean beach.

The committee on police improvement reported the completion of the new police station on O'Farrell street, near Devisadero, and that the Police Department had taken possession of it, thus giving proper police protection to the entire district.

General Manager Kruttschnitt reported the receipt of an appropriation for the improvement of the park, and suggested that the same be used for the next tax levy.

Petitions to the Board of Supervisors were adopted and numerous signed as follows:

For the improvement of Oak street, between Baker and Sutter, and the improvement of the street between Oak and Haight, as these are the only streets by which the Alameda College, the Alameda Hotel and the Alameda hotel can be reached.

Asking that the Market-Street Railway Company be compelled to take up its unused tracks and conduits on Oak street.

Asking that the Board of Supervisors cause the sidewalk on the west side of Sutter street, between Oak and Haight, so that it will be uniform with the other side of the street.

For a fire-alarm box on the corner of Fell street and Masonic avenue.

For stone sidewalks on Hayes street, between Lyon street and Masonic avenue, except where bituminous of such sidewalks are now laid; for bituminizing Haight street, between Central avenue and Sutter street, and for placing sidewalks on both sides of the street through the Bead estate property.

For the purchase of a lot and the erection thereon of a schoolhouse in the district west of Baker street and north of the panhandle, as the nearest schoolhouse was now at the corner of McAllister and Broderick streets.

A petition addressed to Postmaster Frank McCallin was also adopted, asking that a branch postoffice be established at some point on Haight street where it will be most convenient for the ample of the district, as the nearest postoffice is located on Hayes street, near Laguna, two miles distant.

THE LABOR UNIONS.

Barbers' Free Employment Bureau a Success—Frees Business of the Barbers.

At the Journeymen Barbers' Union meeting last evening eighteen new members were initiated. This was one of the beneficial results of the new free employment bureau, over which I. Less presides as secretary at 34 Fourth street. Less last night reported that he had filled a large number of positions since the bureau started, and the work done in this department.

NEW TO-DAY

Mr. Benjamin Wood, one of the Eastern managers of the firm of S. N. Wood & Co., known as the Columbian Woolen Mills, has left New York on his way to San Francisco to inaugurate the largest clothing sale ever held in this city.

ment is giving great satisfaction to the employers and the barbers themselves. Many barbers have been sent to fill positions in the interior cities and country towns and every week a large number of temporary jobs are filled. This was the first report ever made by a barbers' employment secretary to a union in this City and it afforded the members much satisfaction.

The union's secretary reported that all the sick benefits for the local beneficiaries have arrived from the international headquarters in the East, and the same have been duly disbursed.

A meeting of the Journeymen Horse-shoers' Local Union No. 25 met in its new quarters, at 1159 Mission street, last evening, and our new members were initiated. The report was made by the secretary that his business in general is good, and the prospects are for improvement. It was decided to keep up the fight against Lynch's non-union shop, on Mission street.

Information was received from the International headquarters at Philadelphia that the organizers of that body are to

come to San Francisco soon and organize the Master Horse-shoers' Association. Such an organization of the masses is highly commended by the journeymen as the two bodies always work together in the interests of the trade and of unionism.

RELIGION AND TRADE.

The Attendance at the Chamber of Commerce Service Doubled.

There was a largely increased attendance at the Lenten service in the Chamber of Commerce yesterday at noon.

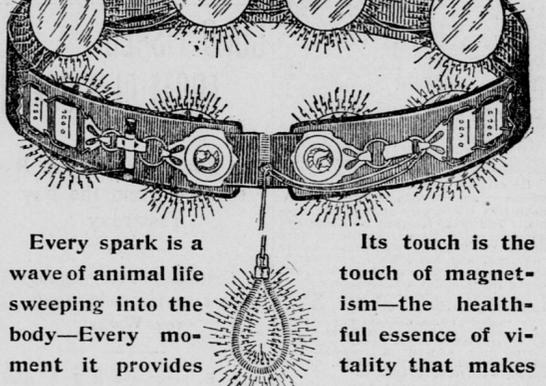
The services were opened by George E. Bennett, of the Brotherhood of St. Andrew, and Archbishop Percy C. Wabber of Boston made an address, taking for his text the First Commandment, "Thou shalt have no other Gods but Me."

The organ was presided over by J. E. Bigelow of St. Peter's. The services are attracting very favorable attention among the business men.

NEW TO-DAY

THE FIRE OF LIFE!

The Wonderful Vitalizing Electric Currents Which Dr. Sanden's Electric Belt Sends Leaping Over the Nerves, Carrying Joy and Gladness to the Heart, Saturating the Body With the Fire of Youth—It Makes Old Men Young and Young Men Manly.



Every spark is a wave of animal life sweeping into the body—Every moment it provides new energy.

Its touch is the touch of magnetism—the healthful essence of vitality that makes men strong.

MEN, WHY WILL YOU BE WEAK? WHY DO YOU NOT LISTEN TO THE flight of time, to the echo of the thousands of grateful voices raised in thanks to Dr. Sanden's Electric Belt? Why do you go on from day to day realizing that you are losing your nerve force, your manhood, when you see a cure within your grasp? Reach for it, take it to your heart and feel the life-blood flowing, jumping, dancing through your veins; feel the exhilarating spark of manly power warm your frame, the bright flash come to your eye and the firm grip to your hand—the grip which clasps your fellow-man and tells him that you have found a Mecca—you have regained your manhood. Act to-day. Do not delay a matter which is the key to your future happiness. Do not allow a disease to destroy all possibility of future pleasure for you. Whatever your condition to-day, you will not improve as you grow older. Age calls for greater vital force, and the older you get the more pronounced and apparent will be your weakness. So cure it now—cure it.

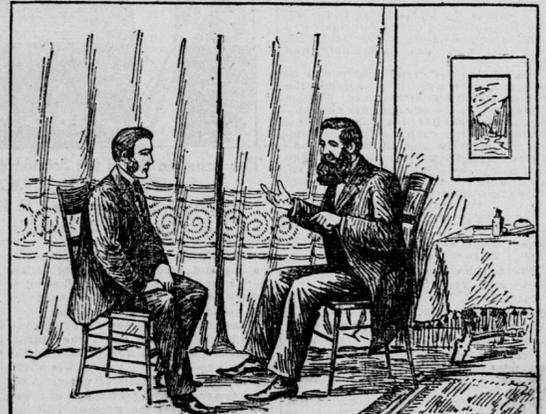
Others Are Cured, Why Not You?

The following are extracts from letters recently received: "I feel altogether a different man. I have worn your Belt thirty days, and if I improve as much the next month I shall be a well man. My waste of power has stopped and I feel so bright and fresh that I am more than pleased with the Belt."—J. D. Gibson, Santa, Cal. "When I first put your Belt on four months ago I could not walk. I was so badly paralyzed. Now I can walk a mile without even a crutch or a cane. I am improving all the time and expect to be entirely cured soon."—George N. Ellis, box 191, Reno, Nev. "Your Belt has done me a great deal of good. I have not had an ache or a pain since I commenced to wear it. My wife has had rheumatism for years, and it has done her lots of good. There is no question about the merits of your Belt. I would not take \$50 for mine."—George Haskell, box 91, Millitas, Cal. "I purchased your Belt for organic weakness and pain in the back. By its use my powers are completely restored and the pain is all gone. I would not part with my belt for anything. If I could not get another."—Charles Forrest, 310 Twelfth street, San Francisco, Cal. "I am feeling fine and in great spirits. My trouble is all gone and I am getting stronger every day."—E. A. Fischer, Santa Clara, Cal. "I am much improved in every respect and have confidence in myself that I never in my life before thought of having. I used to be always thinking of my trouble and imagined every body else knew about my weakness. Now I feel stronger than any one. I can feel the current from the Belt warming up my body and putting new life into all the parts. I can never be too grateful to you."—E. M. Snodgrass, Albion, Idaho.

While You Are Young

The time is ripe. While the vital spark is still warm it can easily be fanned to flame by Electricity, and Dr. Sanden's Electric Belt will make you strong if you try it now. No man can appreciate the depth of this subject who does not study it. No one knows wherein he is weak unless he compares his condition with another. No one knows the means of curing unless some one tells him. Five hundred grateful men testify their cure by Dr. Sanden's Electric Belt for your benefit in the little book, "Three Classes of Men," which will be sent, sealed free, by mail. Call or address

**SANDEN ELECTRIC CO.,** 632 Market St. Opposite City Hall, San Francisco, Cal. Office hours—9 A. M. to 8 P. M.; Sundays, 10 to 1. Los Angeles Office 204 South Broadway, Portland, Or., 223 Washington street; Denver, Colo., 935 Sixteenth street. NOTE—Make no mistake in the number—632 Market street. Make note of it.



A gentleman of a methodical habit, who had adopted the practice of retaining a copy of every prescription issued by his family physician, became interested as time went on to note that the same ingredients were prescribed at some point of time in the treatment of every case. For a poor appetite, or a sore throat, for restlessness of the treatment baby's sleep and for troubles which best aged grandparents, the favorite remedy was always turning up, although slightly modified from time to time and presented in conjunction with others. One day our friend happened to observe that the formula of

RIPANS TABLETS

was identical with the latest prescription he had received from his own physician, and in some surprise he stated the case to him. The family doctor, after listening to what he had to say, replied: "The case is about this way: Whenever there is a disturbance of the functions of the body, no matter of what nature, it is pretty certain to be accompanied by a derangement of the digestive organs. When they are all right the patient gets well. That particular formula that you have observed me to write more and more frequently is the result of an age of careful experiment, and is pretty generally agreed upon now by the best physicians who keep up with the times. The discovery of the past few years of the means of retaining every drug in a powder and compressing the powders into little lozenges or tablets, or tablets if you prefer, which will not break or spoil, or lose their good qualities from decay, is the explanation of how it has come about that this prescription is now for sale as an advertised medicine. It is the medicine that nine people out of ten need every time they are sick, and I have no doubt that making it so easy to obtain, so carefully prepared, and so cheap, will tend to prolong the average of human life during the present generation."

RHEUMATISM.

Munyon's Rheumatism Cure is guaranteed to cure acute or muscular rheumatism in from one to five days. Sharp, shooting pains in any part of the body stopped by a few doses. A prompt, complete and permanent cure for lameness, soreness, stiff back and all pains in hips, lumbrigo or pain in the back are speedily cured. It seldom fails to give relief from one or two doses, and almost invariably cures before one bottle has been used. Price, 25c.

MUNYON'S

Improved Homeopathic Home Remedy Company put up a separate cure for each disease. A full list of the requirements of the Guide to Health free.

Personal letters to Prof. Munyon, 1505 Arch street, Philadelphia, Pa., will be answered with free medical advice for any disease.

CANCERS and TUMORS

Send to Someone with Cancer

STATEMENT OF THE CONDITION AND AFFAIRS OF THE NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY

OF MILWAUKEE, IN THE STATE OF WISCONSIN, on the 31st day of December, A. D. 1896, and on the 31st day of December, A. D. 1895, as required by the requirements of section 613 of the Political Code of said State.

CAPITAL.	
Amount of Capital Stock paid up in Cash.	\$1,914,791 23
Amount of Capital Stock not paid up.	65,871 97 63
Amount of Real Estate owned by the Company.	386,394 03
Amount of Cash on hand in the Company's office.	14,613,770 96
Amount of Cash on hand in the Company's branches.	126,840 72
Amount of Cash on hand in the Company's agents.	1,794,443 26
Amount of Cash on hand in the Company's correspondents.	1,023,701 24
Amount of Cash on hand in the Company's other offices.	5,155 86
Amount of Cash on hand in the Company's other offices.	1,567,146 39
Amount of Cash on hand in the Company's other offices.	3,817,235 00
Total Assets.	\$92,633,603 74

LIABILITIES.	
Claims for death losses and matured endowments due and unpaid.	\$75,075 00
Claims for death losses and matured endowments in process of adjustment, or adjusted but not paid.	184,856 50
Claims for death losses and matured endowments in process of adjustment, or adjusted but not paid.	22,707 00
Claims for death losses and matured endowments in process of adjustment, or adjusted but not paid.	72,601,674 00
Claims for death losses and matured endowments in process of adjustment, or adjusted but not paid.	102,170 00
Claims for death losses and matured endowments in process of adjustment, or adjusted but not paid.	88,276 47
Claims for death losses and matured endowments in process of adjustment, or adjusted but not paid.	49,349 03
Total Liabilities.	\$73,122,596 00

INCOME.	
Cash received for premiums on new policies during the year.	\$1,717,050 53
Cash received for premiums on policies renewed during the year.	12,478,473 49
Cash received for sale of annuities.	11,760 29
Cash received for interest on investments.	4,122,701 22
Cash received for rents.	124,603 99
Cash received for other sources.	19,140 87
Total Income.	\$18,589,823 48

EXPENDITURES.	
Cash paid for losses and matured endowments.	\$4,058,670 74
Cash paid for death losses and matured endowments.	3,096 28
Cash paid for surrenders of policies.	880,492 18
Cash paid for dividends to policy holders.	1,372,627 61
Cash paid for interest on investments.	10,81 68
Cash paid for other purposes.	1,991,353 74
Cash paid for salaries and other compensation of officers and employees, except those paid for death losses and matured endowments.	326,739 49
Cash paid for taxes.	110,198 78
Cash paid for other purposes.	281,407 07
Cash paid for commutation commissions.	33,004 00
All other cash payments.	49,299 01
Total Expenditures during the year.	\$9,146,783 43

PREMIUM-NOTE ACCOUNT.

Premium notes and other premium obligations on hand at beginning of year.	\$418,301 84
Premium notes and other premium obligations received during the year.	87,724 35
Total.	\$506,026 19
Payments during the year as follows:	
Amount of notes and other premium obligations used in payment of death losses and matured endowments.	\$19,433 44
Amount of notes and other premium obligations used in payment of dividends to policyholders.	7,969 76
Amount of notes and other premium obligations used in payment of dividends to policyholders.	56,902 71
Amount of notes and other premium obligations used in payment of dividends to policyholders.	10,881 68
Amount of notes and other premium obligations used in payment of dividends to policyholders.	25,055 57
Total reduction of Premium-Note Account.	119,682 16
Balance, no assets at end of the year.	\$386,394 03

H. L. PALMER, President. J. W. SKINNER, Secretary. P. R. SANBORN, Notary Public.

CLARENCE M. SMITH, GENERAL AGENT, Rooms 110, 112, 114, Phelan Building, San Francisco, Cal.