BASEBALL PLAYERS VERY ANGRY

Aroused Over the Rules Promulgated by the Yellow Journal.

DISCRIMINATION AGAINST CLUBS.

Those in the Interior Suffer Greatly by the New Deal.

FORTY PER CENT IS FINALLY ACCEDED.

How Charity Played a Part in the Arrangement of the Schedule of Games.

Phil Kneil, notwithstanding the fact that he made himself conspicuous on the coaching lines in last Sunday's game in the yellow journal's tournament, appearing in a Will & Finck uniform, will play hereafter with the Olympics. Last night Kneil affixed his signature to an Olympic contract. Kneil will add much strength to the team. He is a clever south-paw twirler, and has lost very little of the cunning he displayed in former years.

The talk in baseball circles last night was the schedule published in the ocher journal yesterday morning and the new rules for the guidance of the teams.

The rules and schedule are preceded by the statement that women will be admitted free to Saturday's game, and, in the language of the article, "a rare treat will be in store for the 'ladies' on that day."

In discussing this phase of the situation last evening a player in one of the city teams said:

"Now, I admire the fair sex; in fact, I think every ball-tosser does. But why should the 'ladies' at this late period in the tournament be admitted free, when they have been compelled to pay before? It is obvious. The Saturday attendance at the games is weekly growing less and less, and the management is desirous of having the benches filled, even if it has to 'paper' the grand stand. They missed, however, the opportunity of their lives in not announcing that the play was made on behalf of charity."

The new rules start out by saying that "in view of the fact that 20 per cent of the gross receipts of San Francisco is given to charity, all the tournament games shall be played there."

This rule has aroused the ire of Santa Clara and Santa Cruz. Last night a dispatch was received from Santa Cruz saying that great dissatisfaction prevailed there over this rule. Fred Swanton, an old baseball manager of the town and who is building the new grounds just behind the bathhouse, has made a flattering offer to the Reliance of the California League to meet Santa Cruz in the first game played on the grounds.

The second rule stipulates "that teams be allowed to play exhibition games on all the grounds included in the tournament—viz: Fresno, San Jose, Santa Cruz and San Francisco, and on no other grounds without permission."

This rule the out-of-town clubs seriously object to. All tournament games are to be played in San Francisco, but none in Fresno, San Jose and Santa Cruz.

But the third rule shows the justice of THE CALL'S contention that the players heretofore have received inadequate compensation for their work. THE CALL, after fighting two weeks for an increase in the players' salaries, has so aroused the public sentiment in their behalf that the yellow journal management now grudgingly allows 20 per cent of the gross receipts to each club.

Another striking thing in the new rules is the adoption of a schedule. After many months of playing, in which the clubs did not know who their opponents would be on the morrow, a schedule has been adopted. The mysteries of calf-hued baseball management are past finding out.

Great progress is being made in the improvement of Recreation Park, Eighth and Harrison streets. Fifty teams yesterday were at work placing an eight-inch dressing of loam on a heavy layer of manure.

The following is the makeup of the Reliance team, which will meet the Gilt Edges on Sunday: Maguire, first base; McIntyre, center field; Lange, third base; Doyle or Melwain, pitcher; Stanley, catcher; Nealon, right field; Stulz, second base; Dean, left field; Ariett, shortstop; Perine, extra.

HURLED TO HIS DEATH.

Frank Silva Killed in the Hold of the Steamer Walla Walla.

He Was Dragged From a Ladder by a Sack of Wheat That Was Being Hoisted.

Frank Silva, a longshoreman, 50 years of age, was hurled to his death in the hold of the steamer Walla Walla, now discharging her cargo at seawall 2, last evening at 5 o'clock.

The unfortunate laborer had been busy during the day working in the hold of the vessel. At 5 o'clock his day's work was done and he started up the ladder through a hatchway to the deck. He had climbed about fifteen feet when he noticed a sack of wheat that was being hauled to the deck swinging toward him. He became alarmed and placed his foot against the sack to force it from him.

His foot caught in the sack, he was dragged from the ladder and went plunging into the hold below. He struck on his head and death was instantaneous. His body was hoisted to the deck and removed to the Morgue.

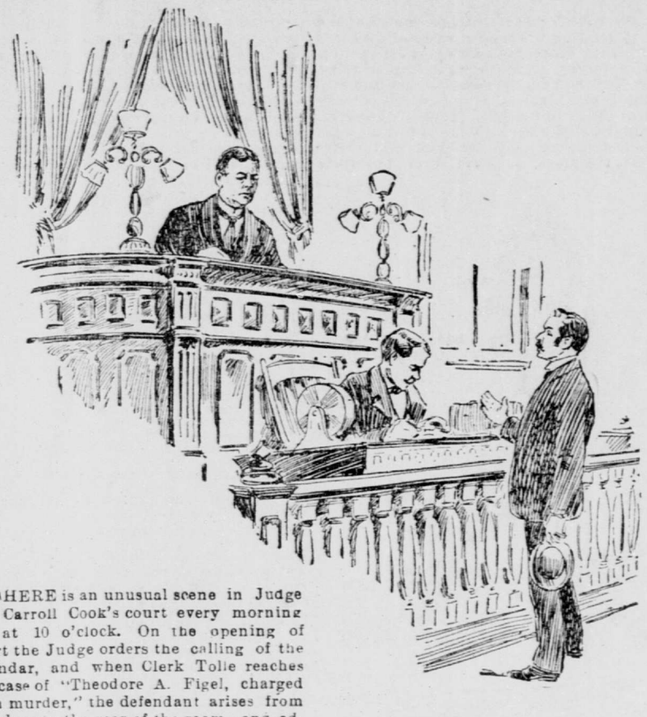
The deceased leaves a widow and three minor children, who were wholly dependent upon him for support.

Scandinavian Sangerfest.

The three Scandinavian Singing societies, numbering about 100 voices, will together give a concert and ball at Saratoga Hall, 814 Geary street, next Saturday, October 2. The programme will consist of ten numbers, under the leadership of Professor Axel Pehlstrom.

To Cure a Cold in One Day

Take Laxative Bromo Quinine Tablets. Druggists refund the money if it fails to cure, 25c.



THERE is an unusual scene in Judge Carroll Cook's court every morning at 10 o'clock. On the opening of court the Judge orders the calling of the calendar, and when Clerk Tolle reaches the case of "Theodore A. Figel, charged with murder," the defendant arises from his place in the rear of the room, and advancing to the bar bows to the court and responds, "Present, your Honor."

This formality is rendered necessary on account of an order made by the court at the time of the granting of the defendant's application to be admitted to bail.

At the conclusion of the argument by the attorneys for the prisoner, it will be remembered that District Attorney Barnes informed the court that he deemed it a proper case for admitting the defendant to bail. Judge Cook adjourned court temporarily in order that he might consult with other Judges of the Superior Court, and when he returned to the bench he announced that while he would allow the prisoner's application for bail, he would require him to report personally in open court every day until the case could be tried. This order was made so that there could be no possibility of the prisoner getting very far away before the officers of the law would be after him, if he should make up his mind to leave his bondsmen in the lurch. At best he could not hope to get more than twenty-four hours' start, and he would have to take chances even on that, as any unusual movement on his part would at once arouse suspicion.

The order of court carries with it a forfeiture of Figel's bonds if he shall at any time fail to answer to his name when it is called by the clerk of the court, and in order to save all the rights of the prosecution, on each occasion it is announced in open court that the case is continued by consent until the next regular court day.

This introduction of the legal "ticket-of-leave" system in a criminal crime is something novel in the courts of this city, but it has the evident advantage of leaving no opportunity for escape, for it is as if the court should "make assurance doubly sure and take a bond of fate."

HAVE THEY MONEY TO BURN

An Important Change in the Rules of the School Directors.

It Gives a Newly Made Committee Unlimited Authority to Spend Money.

The Solid Contingent Can Find Lucrative Employment for All Their Friends.

Another neat little scheme to spend the taxpayers' money for the benefit of a few tried and true friends of the Solid Nine in the School Board has manifested itself, and unless something can be done to check it there is no saying to what limits it will be carried.

The plan originated in the fertile brain of Mr. Waller a couple of months ago, and when he explained its beauties to his confreres a murmur of admiration such as Spartacus may have heard when he addressed the gladiators ran through the little band in caucus assembled.

There was no proviso in the rule that Mr. Waller be made chairman of the committee, but this, of course, was understood. It seems also to have been understood that the committee be the sole judges of when and where the experts would be needed and how many would be required. There seemed to be absolutely no necessity of getting the sanction of the board. If Mr. Waller or his fellow committeemen wanted twenty health inspectors at $20 per day they could go ahead and hire them—the board would foot the bill.

This was the resolution as offered, but Mr. Head was not satisfied with it and to the surprise of the Solid Nine had the audacity to express his opinion on the subject.

He could see no necessity of appointing health inspectors for the school buildings when the board already has one in the person of John O'Brien, who is paid for doing this work. Besides this, each principal and teacher is supposed to look after the sanitary condition of the rooms under their care and report any little discrepancies which they may note. Then there is also a Board of Health connected with the city, having in its employ a surplus of inspectors, whose jurisdiction certainly extends over the public school buildings and who would be only too willing to undertake the task of making periodical inspections.

Mr. Head was supported by Messrs. Armer and Derham, and through their efforts the resolution was amended and carried with the proviso that no expense be incurred by the inspection. This proviso was all right as long as it lasted, but it only lasted until the next meeting of the board, when it was stricken out, giving the committee all the latitude it wanted. And the Solid Nine smiled benignly and winked at one another.

The next move was a perfectly natural one, in fact the only one that could be expected under the circumstances. It was the presentation of two bills, one by J. H. Costigan, the other by C. L. Shilling, for $133 30 each, for inspecting school buildings during the past forty days.

Mr. Head attempted to raise a storm over this, and asked what these gentlemen had done for their money. He was brushed aside as unostentatiously as a Jerseyman brushes aside a mosquito, but with a persistence which would be highly creditable to the musical little insect he insisted on being answered.

Finally the answer came from Waller in a if-you-must-know-you-must way, "The gentlemen visited all the school buildings and adjusted the shades in some of the rooms!"

This, then, is what inspectors at a salary of $100 per month are required for. For who caanot see the necessity of an experienced man to adjust window curtains and look at thermometers? Think of the horror with which parents would view their offspring coming from school sneezing with a cold, owing to neither the principal, the teacher nor the janitor knowing at what temperature to keep a schoolroom; or with astigmatic eyes or eyes looking different ways, owing to improper light. Truly, these are serious questions and well worthy of consideration.

LITTLE HOUSE, BIG LEARNING

David Starr Jordan Explains the Purposes of the University.

Interesting Address Before the Auxiliary of the Washington Memorial Society.

Many Ladies Listen to Words of Wisdom From the Learned Professor.

Professor David Starr Jordan, who for several months has been interested in the subject of a National University, read a paper that he had published in the Forum before a meeting of ladies interested in that subject, and presided over by Miss Sarah D. Hamlin, yesterday at the Occidental Hotel. Following is a portion of the article, in which he explains the purpose and need of a university of this sort:

The National University should not be an institution of general education, with its rules and regulations, college classes, good-fellowship and football team. It should be the place for the training of investigators and of men of action. It should admit no student who is under age or who has not a definite purpose to accomplish. It has no time or strength to spend in laying the foundations for education. Its function lies not in the conduct of examinations or the granting of academic degrees. It is not essential that it should give professional training of any kind, though that would be desirable. It should have the same relation to Harvard and Columbia and Johns Hopkins that Berlin University now holds. It should fill, with noble adequacy, the place which the graduate departments of our real universities partially occupy. In doing so it would furnish a stimulus which would strengthen all similar work throughout the land.

A university bears the stamp of its origin. Whatever its origin the university ennobles it. But a national university must spring from the people. It must be paid for by them and it must have its final justification in the upbuilding of the nation. Whatever institutions the people need the people must create and control. That this can be done wisely is no matter of theory. With all their mistakes and crudities the State universities of this country constitute the most hopeful feature in our whole educational system. Doubtless the weakness and folly of the people have affected them injuriously from time to time. This is not the point. We must think of the effect they have had in curing the people of weakness and folly. "The history of Iowa," says Dr. Angell, "is the history of her State University." The same thing is grandly and emphatically true of Dr. Angell's own State of Michigan. In its degree the history of every State is molded by its highest institution of learning. There is no instrument of political, social or administrative reform to be compared with the influence of a national university.

Professor Jordan went farther and said that he himself had received more of an education at Washington than he had at Cornell, Harvard and other universities he attended. It was not to be a large, grand building, but a small institution devoted wholly to learning.

The ladies then discussed the subject at length and decided to submit it to a committee for further investigation. The ladies on the committee appointed are: Mrs. Edna Snell Poulson, Mrs. John F. Merrill, Mrs. Henry Gibbons, Mrs. Irving F. Moulton, Mrs. A. S. Hubbard, Mrs. Cabell Maddox, Mrs. Emma Shafter Howard, Mrs. George Oulton, Mrs. Harriet Strong and Dr. Adelaide Brown.

AN ACCIDENT.

No Evidence of Murder Found in the Case of George E. Wilson.

The Coroner's jury yesterday morning in the case of George E. Wilson, whose dead body was found last Wednesday morning lying at the foot of Telegraph Hill, on Chestnut street, between Kearny and Montgomery, returned a verdict of accidental death.

There was absolutely no evidence whatever to afford grounds for a suspicion of murder. The man's clothing was torn, and his body was scratched and bruised where he had struck the cliff in his fall. His hat was not lost, as stated in a sensational paper, but was found lying near the body, and was placed in possession of the Coroner with the remains.

Suit Against Larkin.

Thomas O. Larkin has been sued by William B. Pringle for $1602 30 on account of a land transaction.

DEPTH OF A MOTHER'S LOVE

Shown in the Melancholy Accidental Death of Kittie Wells.

The Girl Fell Down a Lodging-House Stairs and Fractured Her Skull.

Piteous Letter From Her Mother Found in Her Effects Begging Her to Reform.

Kittie Wells, a waitress in the Kalmar dance saloon on the Barbary Coast, was instantly killed at half-past 1 o'clock yesterday afternoon by falling downstairs in the lodging-house at 520 Bush street, where she had been residing.

She was returning to her room from a restaurant in company with Myrtle Caldwell and John Quarrells, the two others being ahead of her on the landing at the time she lost her balance and fell backward down the stairs. The body was taken to the Morgue, where an examination by Dr. Gallagher revealed the fact that the skull was fractured.

The unfortunate woman was a native of California and 26 years old. Her true name was Theresa Morse and she came to this city from Stockton about a year ago, she having been divorced from her husband. Her mother and other relatives reside in that city.

Among the effects of the dead woman was a letter from her mother containing a piteous appeal for the reformation of her daughter. The following is an extract:

It seems I am doomed for trouble. There have been some people that know you and know me as your mother, and they have told me of the kind of life you are leading both past and present, and I think it terrible for one of your raising and age. You surely don't like the way you are living. Will you never turn from your ways? For God's sake, whatever will become of you? Just taking up with some scapegrace for a few months and drink and smoke. For all Harry Austin broke your ribs, here you still see the dirty cur. The whole thing has been flung in my face till I hang my head with shame.

Oh, Terry! I am all broke up. I heard you were coming to see me. I would have liked to have seen you as you were in former days, but to look at you in disgrace I never want to. I want to remember you as you once were, but not as you are now, and do not try to drag your folks, much less your mother, down on a level with you.

Oh, I was so in hopes that you were going to lead a different life, but like all my hopes they are blasted so, but I will have to stand it.

Now, Terry, remember I could never stand to see you hungry or in need in any way and not help you if I had to do without myself; but, Oh, do not let me see you till you are living a better life—the life you were taught at your mother's knee.

Oh, if you only knew what it cost me to write this! This is the saddest letter of my life. My hand trembles so I can scarcely write.

Now, if you get sick let me know. I will come to see you there, but here people would look down on me, for I go in good society. Let me hear from you once in a while, I want to know you are well, and, oh, do try and do so. Well, my dear girl, don't think I want to cast you off. Of course I love my children, but how can I look on one that has done so wrong when I have put in my best days for you all, and you all know it? I can't write any more. Good-by, dear girl, and write. As ever, YOUR MOTHER.

KILLED BY A MONKEY WRENCH.

Fatal Accident to Daniel Murphy in the New Spreckels Building.

Daniel Murphy, a plumber, 23 years of age, living at 337 Eddy street, met with a fatal accident at the new Spreckels building, Third and Market streets, yesterday afternoon.

He was working on the second story, when a monkey wrench that fell from one of the upper stories struck him on the top of the head, fracturing his skull.

He was taken to the Receiving Hospital in the ambulance, but died in about a half hour. A piece of the skull was driven into his brain. The body was taken to the Morgue.

League of Cross Entertainment.

The army members of Company L, League of the Cross Cadets, have completed arrangements for an entertainment and social to be given at Mission Parlor Hall on Seventeenth street, above Valencia. An excellent programme will be rendered. Tickets may be purchased at the hall. The proceeds will go toward the army fund.

Kicked by His Horse.

Daniel Sullivan, a potato peddler, living at 1416 Alabama street, was kicked on the left leg by his horse while sitting on his wagon yesterday at Twenty-fourth and Harrison streets. He sustained a compound fracture of both bones of the leg, which was attended to by Dr. Fife at the City and County Hospital.

COY DIRECTORS SHUN THE GAFF

O'Donnell's Summons-Server Chasing the School Board.

Hammond and Carew Were Hooked by Tricks Entirely New to Them.

Gallagher, Like a Jack o' Lantern, Makes a Clerk's Life a Weary Burden.

The life of the summons-server, like the life of the policeman in the "Pirates of Penzance," is not always a happy one. This is the conclusion of Charles E. S. Weeks, who, for the past four or five days, has been endeavoring to serve the summonses on the members of the Board of Education in the case of C. C. O'Donnell versus the members of that august body.

It will be remembered that in this case Dr. O'Donnell seeks to oust the Board of Education for making certain changes in the matter of the school textbooks, the same as the late Board of Supervisors were turned out of the green pastures of prosperity into the barren highway of private life. The summonses, which begin "You are hereby commanded to appear," etc., were placed in the hands of Mr. Weeks for service upon the several directors therein named, and he started out with a light heart.

Last evening he returned to the office weary of foot and low in spirits, for there was still one more to serve and no telling when the job would be finished. The one unserved, like the farmer's chicken that ran around so fast that it could not be counted, is Director E. J. Gallagher. Mr. Weeks has camped at Gallagher's office, roosted upon his front door steps by the hour and chased phantom Gallaghers all over town. This summons is now showing the signs of age and a hard life.

Its edges are frayed and the once bright green paper bears the dog ears of many a disappointment, for Mr. Weeks has pulled it out for service on nearly every Gallagher whose name appears in the city directory, and now Mr. Weeks has the wild idea that every other man in the city of San Francisco is named Gallagher.

With Directors Drucker, Burns, Banteil, Barrington, Ragan, Head, Waller and Armer it was a "dead easy game," for they acknowledged the summons like little men, but William A. Derham proved a puzzler to the summons-server, who don't know even now whether the director denied his identity or whether there is two of him. For two days Weeks ran after Derham and finally the man who accepted the summons proved to be the same person, or one who looked like him, that Weeks had talked to no less than half a dozen times.

Thomas R. Carew was another hard one to catch, for he caused much delay and annoyance by accepting the summons directed to Director Waller, and was only landed by mistaking the weary and sad-faced Weeks for one who had lost his last and best friend. An inquiry as to the price of a coffin threw him off his guard and he disclosed his identity. This inadvertence was caused to some extent by a little trick on the part of Mr. Weeks, who caused a lady friend to call Mr. Carew up on the telephone. As the lady had a sob in her voice the much-sought-for director was taken completely off his guard when the solemn-visaged Weeks put in an appearance.

Director Phil Hammond, "Eloquent Phil" as he is sometimes called, was another hard one for the summons-server to catch. For days he is said to have kept away from his place of business and could not be found at his home at 2 Golden place, off Larkin street, and Weeks had a footpath worn by running between the two places. At last he won by strategy what energy failed to accomplish. Yesterday Mr. Weeks provided himself with a "wad" of copy paper such as reporters use and a pencil, and changing his suit of clothes called at the Hammond residence and said to the lady who answered the bell that he was a reporter and wanted to interview Mr. H. on the subject of Superintendent Webster.

It may be considered a mean trick to play upon a man's weakness, but—Director Hammond appeared at the door in less than a minute. Mr. Weeks said the Director's disappointment and chagrin was almost pitiful and caused a twinge of his own conscience; but duty is duty.

But Weeks, like the Wandering Jew, who was destined to wander up and down the face of the earth until the judgment day, is still hunting up and down the city, looking for Gallagher.

NEW TO-DAY.

Forty-Five Years A Rheumatic.

AFTER SUFFERING untold agonies and trying every remedy known to medical science, W. H. Stapp of Fout Springs finds a cure in DR. SANDEN'S ELECTRIC BELT. He tells of his wonderful cure in a letter dated at Fout Springs, Cal., January 18, 1897. He says:

DR. A. T. SANDEN—Dear Sir: I have now been wearing your Electric Belt a little more than seven months. First I got a No. 5 as an experiment, which was not strong enough for my case. Afterward I got a stronger one. Mine was a very aggravated and long-continued case of Rheumatism and Nervous Debility. I had been afflicted with rheumatism for forty-five years, the last three years of which period I suffered greatly from nervous debility. I am now wonderfully improved. My nervous trouble is nearly gone. The parts affected are fast assuming their natural size and shape. Action of my heart, which was greatly disturbed, is now nearly normal. Although we are having a very disagreeable winter I feel no rheumatic trouble. I am now nearly sixty-two years of age, and I consider my improvement almost miraculous. I shall not fail to recommend your belt to all sufferers. W. H. STAPP.

Here is a man who has spent hundreds of dollars without finding relief until he got the grandest of all remedies—

DR. SANDEN'S ELECTRIC BELT.

AS GOOD FOR WOMEN AS FOR MEN.

There is nothing so penetrating, nothing so invigorating, nothing that will relieve the pain and stiffness as speedily as Dr. Sanden's Electric Belt. Its cures are numbered by the thousands. Every day brings fresh proof of its power. If you have Rheumatism, Lame Back, Sciatica, Lumbago or weakness in the nerves or vital organs you ought to consult Dr. Sanden. He will tell you whether his belt will cure you, and give you advice free. If you cannot call send for the free book, "Three Classes of Men," which will be sent sealed to address for the asking. Don't put it off. Act to-day. There is nothing more important than your health. Call or address

DR. A. T. SANDEN, 632 Market Street, Opposite Palace Hotel, San Francisco.

Office Hours—8 A. M. to 8:30 P. M.; Sundays, 10 to 1. 232 West Second st., Los Angeles; 253 Washington street, Portland, Or.; 935 Sixteenth street, Denver, Colo.

NOTE.—Make no mistake in the number—632 MARKET STREET. Make note of it.

NEW TO-DAY.

THE HUB

CHAS. KEILUS, PROP.

OPENING

SATURDAY, OCTOBER 2, 1897.

Fall and Winter Fashions

MEN'S AND YOUNG MEN'S

HIGH-GRADE CLOTHING!

A revelation to good dressers. Our high-grade ready-to-wear garments are in touch with the best of tailors. Come, try on some of our latest innovations.

MONEY BACK IF YOU WANT IT.

SE. COR. KEARNY AND SUTTER.

Ready Friday, Oct. 1st.

THE OCTOBER CENTURY

CONTAINS

"The Roll of Honor of the New York Police,"

By THEODORE ROOSEVELT.

Telling how personal gallantry has been made a factor in promotion. With pictures by JAY HAMBIDGE. In the series: "Heroes of Peace."

"Wild Animals in a New England Game-Park."

An account of the famous Corbin game-preserve of 27,000 acres, in New Hampshire, by G. T. FERRIS. Fully illustrated.

Dr. Holmes to a Classmate.

Characteristic correspondence of the Autocrat.

Marie-Antoinette as Dauphine,

By Anna L. Bicknell.

A vivid pen-picture based upon important newly discovered material. Richly illustrated.

A Village Comedy.

"The Flirting of Mr. Nickins."

By the author of "Stories of a Sanctified Town." Illustrated.

Exquisite Wood-Engravings by Cole.

From the Masterpieces of Sir Joshua Reynolds.

The Art of Charles Keene, by Joseph Pennell, with unpublished drawings by Keene.

What is an Aurora? by Alexander McAdie, with telescopic photographs.

Final chapters in "Campaigning with Grant," by General Horace Porter, and "Hugh Wynne," by Dr. S. Weir Mitchell, etc., etc.

Sold Everywhere - - - 35 Cents.

PUBLISHED BY

THE CENTURY CO., NEW YORK.

AN EXCELLENT MEAL Properly prepared and promptly served, can always be obtained in THE GRILL ROOM OF THE PALACE Decidedly the Most Popular Dining Apartment in town.

NOTARY PUBLIC.

A. J. HENRY, NOTARY PUBLIC, 638 MARKET ST., OPP. PALACE HOTEL. Telephone 570. Residence 909 Valencia street. Telephone "Church" 15.

STATEMENT

—OF THE—

CONDITION AND AFFAIRS

—OF THE—

COMMERCIAL UNION FIRE INSURANCE COMPANY

OF NEW YORK, IN THE STATE OF NEW York, on the 31st day of December, A. D. 1896, 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.

Amount of Capital Stock, paid up in Cash	$200,000 00

ASSETS.

Cash Market Value of all Stocks and Bonds owned by Company	$237,722 50
Cash in Company's Office	6 69
Cash in Banks	2,845 38
Interest due and accrued on all Stocks and Loans	1,261 09
Interest accrued on Bank Balances	39 61
Premiums in due Course of Collection	9,821 43
Total Assets	$251,696 70

LIABILITIES.

Losses adjusted and unpaid	$116 90
Losses in process of Adjustment or in Suspense	2,800 00
Gross premiums on Fire Risks running one year or less, $43,900 31; reinsurance 50 per cent	21,950 16
Gross premiums on Fire Risks running more than one year, $411 17; reinsurance pro rata	229 19
All other demands against the company	2,863 13
Total Liabilities	$27,959 38

INCOME.

Net Cash actually received for Fire Premiums	$43,998 57
Received for interest and dividends on Bonds, Stocks, Loans, and from all other sources	6,280 00
Received for interest on Bank Balances	152 60
Total Income	$50,431 17

EXPENDITURES.

Net amount paid for Fire Losses (including $12 65, losses of previous years)	$5,970 02
Dividends to Stockholders	6,000 00
Paid or allowed for Commission or Brokerage	7,201 88
Paid for salaries, Fees, and other charges for officers, clerks, etc.	1,106 65
Paid for State, national and local taxes	1,443 32
All other payments and expenditures	511 60
Total Expenditures	$22,233 47

Losses incurred during the year (fire) $8,874 27

RISKS AND PREMIUMS.	Fire Risks.	Premiums.
Net amount of risks written during the year	$7,232,265	$74,022 76
Net amount of risks expired during the year	3,484,921	30,777 92
Net amount in force December 31, 1896	4,606,685	44,311 48

CHARLES SEWALL, President.
A. H. WRAY, Secretary.

Subscribed and sworn to before me this 13th day of January, 1897.

JOHN A. HILLERY,
Commissioner for California in New York.

C. F. MULLINS,
GENERAL AGENT,
301 CALIFORNIA ST.,
SAN FRANCISCO, CAL.

The advertising manager of one of the most successful New York dailies relates his own experience with Ripans Tabules as follows: "I had for some time a trouble with my heart, a sort of palpitation or fluttering that was very annoying. It would occasionally produce a choking sensation that would make me take a long breath. It was very unpleasant and rather painful, too. It was not until I had suffered for a considerable time that I resorted to Ripans Tabules. Their effect was not immediate but gradual. Within a week, however, the fluttering had ceased and I found my health again at its normal point. I took one Tabule after each meal and one before going to bed. I am not taking them now, for I have no present need of them. The nicest thing about the Tabules is that their action is so *mild and pleasant*, entirely without any of the disagreeable features associated with so many medicines. The need of them is rarely more than temporary and good results are often brought about by even a single one."

A new style packet containing TEN RIPANS TABULES in a paper carton (without glass) is now for sale at some drug stores—FOR FIVE CENTS. This low-priced sort is intended for the poor and the economical. One dozen of the five-cent cartons (120 tabules) can be had by mail by sending forty-eight cents to the RIPANS CHEMICAL COMPANY, No. 10 Spruce Street, New York—or a single carton (TEN TABULES) will be sent for five cents.