TALMAGE TALKS TO TWO LARGE CONGREGATIONS

One Was an Overflow in Union Square.

PLENTY OF ROOM IN HEAVEN

HOW TO PRAY THE SUBJECT OF HIS ADDRESS.

"The Celestial Gates Are Open for All Who Take the Right Road," Says the Eloquent Preacher.

The announcement in the Sunday morning papers that Rev. T. De Witt Talmage would preach in the evening at Calvary Presbyterian Church, corner of Powell and Geary streets, attracted an immense crowd to that place of worship fully an hour before the doors were opened.

At 7 o'clock there were over three thousand people gathered in the street, all of whom were axious to hear the eminent divine, but considerably less than one-half were admitted. When the church was filled to its utmost capacity the doors were locked and the overflow remained outside. In a few minutes, however, it was announced to them that Mr. Talmage would address them from the band stand in Union square after the conclusion of the church services.

Mr. Talmage took as a text for his discourse in the church the thirteenth verse of the twenty-fifth chapter of the First Book of Samuel, as follows: "And David said unto his men, Gird ye on every man his sword; and David also girded on his sword: and there went up after David four hundred men; and two hundred men abode by the stuff."

The lesson drawn from this text was that those who remained in camp or at home and did their duty are entitled to as much credit as those who do their duty at the front; that the man in humble station performing his duty faithfully is as sure of his reward as the faithful man in the highest and most important walks of life. In this connection the eloquent preacher paid a glowing and touching tribute to Christian motherhood, and cited many examples of the great good accomplished by good mothers, whose conscientious deeds have had a vast influence upon the world.

At a few minutes after 9 o'clock Mr. Talmage appeared upon the band stand in Union square, where he found a very large congregation which had been patiently waiting for him and meantime singing some of the good old hymns, such as "Hold the Fort," "Sunshine," "Sweet Bye and Bye," "Rock of Ages," and "Pull for the Shore."

Mr. Talmage spoke for about twenty minutes. He was sorry that so many had been unable to get into the church, but he consoled them with the declaration that there is plenty of room in heaven, the gates of which will be open for all who take the right road to get there. "The next time we meet," said he, "may be at the judgment seat. How are you prospering? What are your prospects for the life to come?" he asked, and then he urged all to make up their minds at once to come to God. He asked for the blessing of God upon them and their households, and hoped that hundreds of the young men and women whom he saw in front of him would enlist in the army of the Lord. He called upon them to settle the matter in their minds then and there. "Pray to God and say 'God be merciful to me, a sinner,'" was the appeal of the preacher. "If that prayer is too long say 'O Lord, save me,' or if you wish a shorter prayer say 'Help me,' or if you wish to utter no prayer then simply look up and live." He then pronounced a touching benediction, after which the assemblage slowly dispersed, well pleased at having heard the famous preacher if only for a few minutes.

The famous old JESSE MOORE WHISKY is recommended by physicians for family and medicinal use because it is pure.

FROM THE FROZEN NORTH.

Lieutenants Jarvis and Berthol of the Bear Arrive.

Lieutenants D. H. Jarvis and E. P. Berthelf of the Bear arrived yesterday morning and are guests at the Grand Hotel. Lieutenant Jarvis made the eventful trip overland from Port Clarence to Point Barrow to relieve the frozen-in whalers. Their stay in this city will be short, as they leave for Washington Tuesday night.

Jealous and Sought Death.

OAKLAND, Sept. 19.—About midnight a young woman, Mrs. S. W. Leonard, created a sensation by shooting herself on Sixth street, between Broadway and Franklin. The bullet entered her mouth and passed out through her left eye. Mrs. Leonard, whose husband is a painter, has been married only about a year and her action is said to have been caused by jealousy. She was taken to the Receiving Hospital and will probably recover.

OLYMPICS RECEIVE A LUMP SUM

The Colleges Will Take the Receipts.

THE FOOTBALL SETTLEMENT

BOTH PARTIES ARE NOW THOROUGHLY SATISFIED.

The Athletic Club and the Two Colleges Make a Novel Agreement for the Season.

The Olympic Club directors decided to equip and support a football eleven on Friday morning. For over two months the matter of putting a team in the field which would wear the red and white of the Olympic Club received the most careful attention from the officers of that institution, and for a time there was a deadlock between the managers of the college teams on one side and the directors of the club on the other. An agreement was reached last week by Managers Brown of the University of California and Prichard of Stanford and the Olympic Club directors by which the Olympic Club is to receive $1500 from the colleges, and out of that sum they guarantee to furnish a team which will play six games, three with each university.

There is an interesting story back of this agreement which shows that the college men did not dictate the terms this year. At first the athletic clubs, the Reliance of Oakland and the Olympic of this city, came together and decided that if either determined to organize a team the other would not. This agreement was reached for self protection. The football season is necessarily limited to the months of October and November, and as games can be played on Saturdays only the schedule would also be necessarily limited to six games, counting a Saturday for the freshman game and the lopping off the Saturday preceding Thanksgiving. Were two athletic clubs to enter teams the revenue would not be sufficient for either to support an eleven, and both clubs were resolved not to organize a team if the expense of conducting it would not be met by the returns.

As the Olympic Club expressed a desire to form an eleven the Reliance Club graciously withdrew from the field. Then a managerial contest was fought out, the details of which have never been published. The Olympic Club made a stand for the entire net revenue to be derived from the six games which it would play with the Stanford and California. To this proposition the college managers turned a frigid shoulder. They claimed that it was preposterous; that all the Olympics were really entitled to was a 60 per cent share of the net proceeds. The Olympics manager refused to listen to this offer and negotiations were cut off. Then the college managers saw that further concessions would have to be made and they raised 10 per cent, but this was not satisfactory to the Olympic Club. The percentage share went up until the college managers were offering 85 per cent of the net returns of all matches to be played. The Olympics still held out, and then negotiations broke off again.

This was some few weeks ago. Between that time and last Thursday Managers Brown and Prichard conferred and they did a lot of figuring. The returns of the last several seasons were reviewed, and they saw that a good pile of money was made in the preliminary games. Their next offer was an out and out proposition to pay the Olympic Club $1500 if it would guarantee to organize and put a good team in the field. The necessity of practice was felt by the college men and something had to be done to insure it. The athletic club considered this proposition and after due deliberation accepted it.

According to the agreement now existing between the athletic club and the colleges, the latter will have to do all the advertising, arrange all matters in regard to the games and bear all the expenses. The Olympic Club will simply be forced to have its team on the field at the appointed hour and play its game.

The directors of the Olympic Club think that with a due exercise of economy they may play even on the season. The expenses of a football season are tremendous, but with proper management the club officials think that they will not lose anything on their team this year.

This is the first time since the beginning of football on the coast that anything of this nature has been done. It was a division formerly. This season each college pays $750, and the Olympics agree to play with them, eat with them and fight with them, it the necessities of the game demand it.

Austro-Slavic Republican Club.

At the last meeting of the Austrian-Slavonian-American Republican Club the following were permanently elected officers: President, M. Sabadin; vice-president, P. C. Milioglav; secretary, Antone, Pilcovich; treasurer, B. M. Burin; sergeant-at-arms, Visko Lucich. Fifty-six new members signed the roll and it was resolved unanimously to indorse the Republican State ticket. The club will meet next Thursday night.

CHARLES L. PATTON FOR MAYOR

Leading Republicans Unite in Requesting Him to Head the Municipal Ticket.

CHARLES L. PATTON will, in all probability, be the Republican nominee for Mayor of San Francisco; it is hardly necessary to add that his nomination is practically equivalent to his election. It has been recognized all along that it would be necessary to exercise the greatest care in selecting a man to head the municipal ticket in order to insure success this fall, and those having the welfare of the party most at heart have been at somewhat of a loss to decide as to who would be best fitted to make the canvass.

Charles L. Patton has been conceded by everybody to be the one man above all others whose nomination would be certain to bring victory to the Republican standard, but the one great difficulty lay in gaining his consent to accept the nomination. Before the meeting of the State convention Mr. Patton was urged by leading Republicans throughout the State to allow his name to be presented for the gubernatorial nomination, and after his refusal to enter that contest it was thought he would not consent to enter the mayoralty campaign.

A number of the most prominent Republicans met yesterday to discuss the situation, and it was decided unanimously that Mr. Patton must be induced to sacrifice his personal interests and inclinations for the welfare of his party and of the city. Mr. Patton was not present at the meeting. He was out of town all day yesterday, and had no knowledge of the gathering, nor does he yet know of its result. But the decision of those present will be presented to Mr. Patton to-day and the situation laid before him in such a way that his friends have no doubt whatever that he will consent to accept the nomination.

Probably no man is better known throughout the State of California. As one of the younger members of the legal profession, for he has but just entered the prime of life, he has gained a most enviable reputation, not only among lawyers, but among all classes of business and professional men. A man of wealth, a genial, polished gentleman, Mr. Patton attracts all who come in contact with him; never repels them. Whole-souled and liberal almost to a fault, the man who is numbered among Charles Patton's friends regards himself as fortunate indeed. Mr. Patton is a prince of entertainers, as all will testify who have been included among his guests. He is a man of marked executive ability and of unbounded energy. Upon him, more than anybody else, rested the responsibility for the gigantic fair in aid of the Masonic Widows' and Orphans' home, held in this city a few months ago, and to him alone is due the credit for its splendid success, it having netted $35,000 for that worthy institution.

A Julius Kahn Club.

The Julius Kahn Swiss-Italian Club was organized on Saturday evening with a membership of eighty-four. The officers elected were: President, S. W. Vulicevich; secretary, T. Cornazzani; treasurer, A. Schellberg, and executive committee, A. Tozzi, A. Succhi and S. W. Volicevich.

THE POLICE TO HAVE ANOTHER BIG BENEFIT

Entertainment Now Being Prepared.

THE CAPTAINS IN CHARGE

"LONG SHOT" RATIGAN DEFENDS WITTMAN.

The Latter and Chief Lees to Play the Balcony Scene From "Romeo and Juliet"—Extensive Preparations.

The police intend to give another entertainment for the benefit of the Widows' ond Orphans' Aid Association. Evidently unmindful of the scandal attached to the last entertainment, "North Pole" Wittman, realizing the necessity of swelling the fund of the organization, has conceived the bold scheme of further hoodwinking the public by having his famous glee club appear before the footlights in that clever skit, "How Conboy Beat the Bank at Sausalito."

Wittman has appointed the same men on the committee who had charge of the last entertainment to perfect arrangements, but it is not likely that they will serve. Chief Lees wants the captain of police to handle the affair, and as his word is supreme the committee will in all probability be discharged in the next few days.

A meeting of the officers of the widows and orphans will be held on next Wednesday afternoon, when the several captains will be authorized to make arrangements for the entertainment. A feature of the programme will be the appearance of Chief Lees and Captain Wittman on the stage. They will do the balcony scene from "Romeo and Juliet." "Long Shot" Ratigan, the patrol wagon driver, has been selected to sing "My Mother Was a Lady." While proud of his voice, Ratigan does not like the idea of singing in public.

"Me Pipes Are Frozen," he remarked to a sympathetic crowd of policemen yesterday, "and it will take some time for them to thaw out."

"Caught cold from Wittman's feet, eh?" inquired one of the policemen, looking around to see if the Central station captain was within hearing distance.

"Youse fellers give me a pain," indignantly replied Ratigan, his face assuming an angry expression. "Witt. is my friend and I want yer to know it. I knew him when he was on the street workin' as a common policeman. Now that he is captain youse guys have got yer hammer out a-tryin' to soak him; but he's too foxy for yer. I'm going to help him out, and if me pipes are in condition when the entertainment comes off I'll be there to speak my little piece. See! I suppose them newspaper blokes will try to make a monkey of me, but as I'm better edicated then half of them I don't care what they say about me. When I get on the stage with my old pard, Captain George, boosting me from the wings they will say that I'm alright. After the entertainment me and George will have a few cold bots and maybe a warm bird or two. I caught a ten-spot in the Chinese lottery yesterday, and when I get the dough I'm goin' to buy me friend George a pair of foot-warmers.

"Say, did I speak of George's feet? Well, I didn't intend to. I'm shot to pieces and don't know what I'm talkin' about. Don't think you can jolly me, as I'm dead on to my job. I shouldn't be drivin' the patrol wagon, as I was prought up better. But wait until you see me and George do a skirt dance—I mean the living pictures. Say, I guess youse fellers are right; I'm a dead one."

DEDICATED WITH PRAYER AND SONG

REV. F. I. WHEAT, THE NEW PASTOR, OFFICIATES.

Park Congregational Church Devoted to the Great Work of Extending the Tenets of Christianity.

The structure recently completed to serve as the place of worship for the Park Congregational Church was formally dedicated yesterday shortly after 3 o'clock. Rev. F. I. Wheat, who has accepted a call to the pastorate and who left a prominent congregation in Brooklyn for the purpose, officiated at the ceremonies. He was assisted by Rev. J. K. McLean, D.D., who delivered a fervid address; by Rev. William Rader of the Third Congregational Church, who also talked briefly on the spread of Christianity, and by Rev. F. B. Cherington, D.D., pastor of the Plymouth Congregational Church.

Rev. J. R. Krodell spoke of the prosperous condition of many of the churches in this city, and argued that this was an evidence of the interest which people take in religious matters. The board of directors and the treasurer, F. A. Hatch, then expressed themselves through the medium of the latter, showing that the church is undergoing a rapid and substantial growth.

Rev. George C. Adams, D.D., made the announcements for the week, and the congregation sang a hymn. This was followed by a special service in which the deacons participated, and then the new pastor, Rev. Mr. Wheat, offered the dedicatory prayer. He acknowledged the divine aid in all successful human efforts and asked that assistance might always be granted us in all our undertakings. He concluded his prayer with an eloquent appeal for God's mercy and guidance, and the congregation united in the singing of the doxology. Benediction was then pronounced by Rev. Philip Coombe, pastor of the Richmond Congregational Church, and the simple but impressive services were concluded.

BOTTLEMEIR'S CONCERT HALL, reopened with the Union Ladies' Orchestra, 513 Pacific st.

Bishop Nichols at St. Peter's.

Preceding the services at St. Peter's Episcopal Church last evening three young ladies were admitted as members of the Daughters of the King, and Bishop Nichols, who addressed the congregation, adapted his sermon to the occasion. He took as his subject "A law of the spiritual kingdom," and compared and contrasted the spiritual law with the natural laws. The singing at the service was by a fully vested choir of boys, young ladies and men led by J. W. Wilkins.

Had a Good Time.

In arranging his annual outing at Camp Taylor this year Excursion Agent Locke divided it into two events, the first of which took place yesterday, when about 500 people from this city availed themselves of the popular rates. Notwithstanding the foggy outlook early in the morning the day turned out fine, and a delightful outing was enjoyed.

Austrians Celebrate.

The Austrian Military and Benevolent Association held its annual target contests and barbecue at the Germania Gardens, Harbor View, yesterday. There was a large attendance and in addition to the usual games there were addresses by President M. Sabadin, A. N. Batchia, P. Sanlovich, Jose Dabilich, M. Chibukar, S. Raicevich and Vice-President Burin.

Broadway Republicans.

The Broadway Republican Club met on Saturday night at Garibaldi Hall. Addresses were made by County Committeemen McNeir and Sheehan. The club will meet on Tuesday and in a body join the Central Republican Club of the Forty-fifth District.

ADVERTISEMENTS.

NEW RIBBONS!

We beg to announce the arrival this week of our NEW FALL RIBBONS, consisting of Double-faced Satin, Plain Taffeta, Moire Taffeta, Roman Plaids, Stripes and Changeable Effects; also a complete stock of Colored and Black Velvet Ribbons.

We invite particular attention to the following TWO LOTS, which will be found the greatest values we have ever offered:

400 pieces 3½-inch Extra Quality, Double-faced Satin Ribbon, cord edge, in all the new shades.

Price, 35c per Yard.

300 pieces 4-inch, Extra Quality, Double-faced Satin Ribbon, cord edge, 30 different shades.

Price, 40c per Yard.

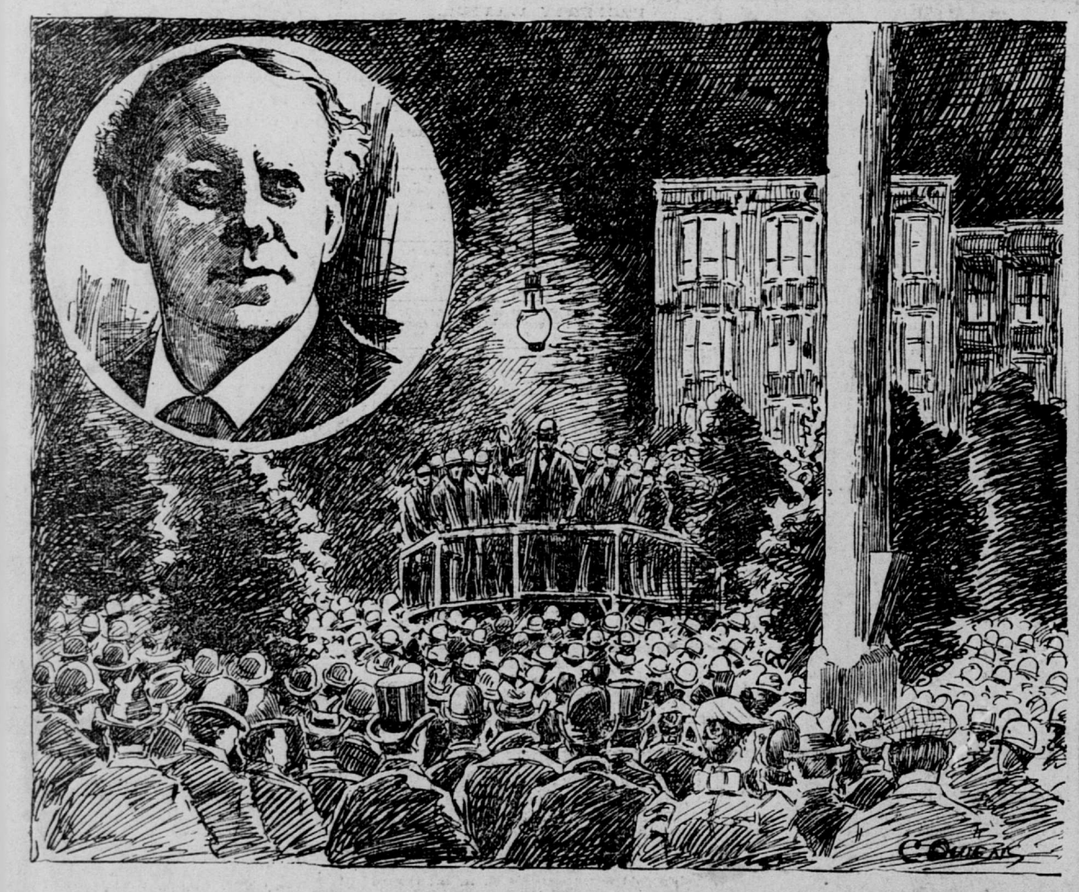
Samples of the above Ribbons will be sent free to any address.

See exhibition of above goods in our show windows.

TELEPHONE GRANT 124.

O'Connor, Moffatt & Co.
INCORPORATED 1892.

111, 113, 115, 117, 119, 121 POST STREET.



Dr. Talmage Addresses a Tremendous Overflow Meeting in Union-Square Park.

CITY CRICKETERS ARE IN THE LEAD

COOKSON DISPLAYS HIS OLD SKILL WITH THE BALL.

In Yesterday's Match the Representatives of Alameda Were Nearly Sixty Runs Behind.

Yesterday a match was begun on the Alameda grounds between elevens representing the cities of Alameda and San Francisco. The latter went to the bat first, and, thanks largely to J. Myers' score of 60, compiled the respectable total of 132 runs. Seven of the Alameda team were tried as bowlers, and of these Croll, who took two wickets for six runs, and Harbour, who took two for 14, proved most successful. No fewer than five of the team were caught.

When the representatives of Alameda went to the bat Cookson showed that his skill with the ball has not deserted him, for he took five wickets for 25 runs. C. P. Coles, 23, and F. J. Croll, 18, were the only members of the team to get double figures. The full results are appended:

SAN FRANCSCO.

First innings—

R. B. Hogue b. Bird	10
J. Myers c. Wallace b. Harbour	60
J. J. Moriarity c. Bird b. Saunders	7
F. Sewell c. Peel b. Saunders	4
J. J. Theobald b. Coles	3
G. Theobald c. Coles b. Saunders	15
J. McLean b. Croll	6
H. H. Cookson c. and b. Harbour	0
F. Stahl not out	14
W. G. Fortman b. Croll	5
F. C. Driffield absent	0
Wides 4, leg bye 1, byes 5	10
Total, first inning	132

Runs at the fall of each wicket: 1 for 30, 2 for 45, 3 for 61, 4 for 66, 5 for 85, 6 for 111, 7 for 112, 8 for 113, 9 for 132.

SUMMARY OF BOWLING.

Bowler—	Balls.	Runs.	Maidens.	Wickets.	Av. runs.
Saunders	121	40	6	3	13 1-3
Ward	30	10	0	0	..
Peel	69	21	5	0	..
Bird	54	17	1	1	17
Coles	24	14	0	1	14
Croll	19	6	1	3	3
Harbour	18	14	1	2	7

Peel bowled 3 wides and Saunders 1 wide.

ALAMEDA.

F. J. Croll c. Meyer b. Cookson	18
G. B. Wise c. Moriarity b. Sewell	2
C. P. Coles run out	23
J. J. R. Peel b. Cookson	8
J. H. Saunders c. Stahl b. Cookson	8
J. H. Harbour b. Cookson	2
B. Bird l. b. w. b. Sewell	5
T. W. G. Wallace c. McLean b. Cookson	1
V. Seebeck b. Sewell	0
I. H. Spiro c. and b. Sewell	0
H. Ward, not out	4
Byes	3
Total first inning	74

Runs at the fall of each wicket: 1 for 5, 2 for 40, 3 for 41, 4 for 50, 5 for 54, 6 for 56, 7 for 63, 8 for 68, 9 for 68, 10 for 74.

SUMMARY OF BOWLING.

Bowler—	Balls.	Runs.	Maidens.	Wickets.	Av. runs.
Cookson	90	25	4	5	5
Sewell	85	46	0	4	11½

The match will be continued next Sunday on the same grounds.

Handball Contests.

Eleven well contested handball games were played in Phil Ryan's court at 858 Howard street yesterday afternoon. License Collector Bonnet did not show up, and as a consequence Jim Nealon was looked upon as being the champion, but he got knocked out in one of his bouts by Linehan and Houston, although he had a crack partner in the person of Kilgallon. This defeat only tended to warm these two players up for a second turn with the same team, in which they came out the winners. The play and scores are as follows:

E. McDonough and S. V. Cosello defeated Dr. W. H. Siebert and W. H. Kedian. Score, 21-15, 19-21, 21-14.

Triple handicap game—Dr. W. H. Siebert defeated W. H. Kedian and S. V. Costello. Score, 21-19, 13-21, 21-18.

E. Barry and P. Housman defeated M. McClure and T. Foley. Score, 21-20, 17-21, 21-14.

J. Casey and P. Herrin defeated M. Fogarty and P. Foley. Score, 21-13, 14-21, 21-13.

N. Berger and J. R. Bockman defeated L. Waterman and D. J. Sheehan. Score, 21-16, 19-21, 21-17.

A. Collins and R. Housman defeated J. Dowling and E. Barry. Score, 21-17, 14-21, 21-19.

Triple handicap game—R. Housman defeated F. Joyce and T. Foley. Score, 21-15, 17-21, 21-18.

Triple handicap game—A. Hampton defeated E. Maloney and Mr. McVicker. Score, 21-14, 16-21, 21-19.

First rub—R. Linehan and A. Hampton defeated J. C. Nealon and M. J. Kilgallon. Score, 21-18, 17-21, 21-19.

J. C. Nealon and M. J. Kilgallon defeated R. Linehan and A. Hampton. Score, 21-16, 20-21, 21-18.

DIFFERENCES ARE QUICKLY ADJUSTED

LEAGUE OF REPUBLICAN CLUBS MEETS.

Committee Appointed to Confer With a Delegation From the County Organization—Further Harmony Is Expected.

A meeting was held yesterday afternoon at the headquarters of the Republican County Committee to consider the differences among the various organizations and to decide upon the best method of electing delegates to the coming convention. Twenty organizations from the League of Republican Clubs were represented by delegates and a general discussion was had. Out of all the clubs represented at the meeting only two proffered grievances, and these were speedily adjusted to their satisfaction.

A committee of five was then appointed to confer with a similar body from the county committee in order to secure further harmonious action. The committee appointed by the league consists of Oscar Lewis (chairman), Richard B. Faulkner, T. S. Smith, Frank Lawrence and W. J. Herrin. The members will at once confer with T. D. Riordan's committee of five.

Howard Republican Club.

The Howard Republican Club will hold its first regular meeting to-night at Pythian Castle Hall, 909½ Market street. The entire State Republican ticket will be ratified. Prominent speakers will be in attendance.

GOLDBERG BOWEN & CO.

If the average San Franciscan would take the bother, it wouldn't require much time, to compare the prices he pays for food with what is charged here our business would grow apace.

SPECIAL SAVING SALE
Monday Tuesday Wednesday

Butter—cut up by the pound 25c
This butter was made in June, when grass was at its best

Tea Mandarin Nectar, Oolong, Phoenix Chop, Ceylon, Ancoombra garden reg'ly 60c pound 50c
These teas are reputation makers for us as well as for those who serve them

Cocoanut, desiccated and shredded
Schepp's regularly 30c lb 22½c
Dunham's " 25c lb 20 c
Make custards, cakes and pyramids

Cherries in maraschino 60c
regularly 70c quart
The perfection of preserving cherries. Served as a side dessert

Chocolate *Menier* yellow label green label
regularly, lb 45c 65c
special, lb 40c 60c
For eating or drinking

Capsules—*Anker's* boullion 25c
regularly 30c box of ten
Their vegetable flavor gives a delightful taste other beef tea extracts do not possess

Pineapple—*Booth's* sliced 20c
regularly 25c tin
No eyes, no cores, nothing but the fresh flavor of the pineapple
Singapore whole, same price

Peach brandy—reg'ly $1.25 90c
An appetizing remedy for ills of the stomach

Port and sherry 3 bots $2
regularly $1 bottle—imported
Pure of course. Old. Good as the price, one dollar, would indicate

Toilet soap—regularly 25c box 20C
Three cakes of good soap with delicate odor, looks, smells and washes like imported but it's made in America

Stove mits—reg'ly 25c 15C
Dauber free with each mit. The stove will be polished oftener, look better and last longer if the mit is handy

Window screens—reg'ly 25c 20C
Eighteen inches high—open to 24 inches wide

Cigars arrived by express
The first Havana cigars to arrive since the war ended are here. All sizes of *Africanas*, freshly made of vuelta abajo tobacco, a rare treat these days

We are now showing the finest lot of *El Reposo* we've had since the war began. They're made of all Havana tobacco bought since the port opened. *El Reposo* will soon come to the front

Mail orders entitled to these prices if posted not later than Wednesday
432 Pine 215 Sutter 2800 California San Francisco
1075 Clay between Eleventh and Twelfth Oakland

W. T. HESS,
NOTARY PUBLIC AND ATTORNEY-AT-LAW,
Tenth Floor, Room 1015, Claus Spreckels Bldg.
Telephone Brown 931.
Residence, 821 California st., below Powell, San Francisco.

STATEMENT
—OF THE—
CONDITION AND AFFAIRS
—OF THE—
NEW ZEALAND
INSURANCE COMPANY

OF AUCKLAND, NEW ZEALAND, on the 31st day of December, A. D. 1897, 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	$1,000,000 00

ASSETS.

Real estate owned by company	$1,336,350 00
Loans on bonds and mortgages	155,425 00
Cash market value of all stocks and bonds owned by company	410,336 00
Amount of loans secured by pledge of bonds, stocks and other marketable securities as collateral	203,374 00
Cash in company's office	1,060 00
Cash in banks	152,283 00
Interest due and accrued on all stocks and loans	7,843 00
Premiums in due course of collection	217,499 00
Bills receivable, not matured, taken for fire and marine risks	4,500 00
Rents due and accrued	4,118 00
Total assets	$2,493,888 00

LIABILITIES.

Losses in process of adjustment or in suspense	$190,855 00
Gross premiums on fire risks running one year or less, $898,219 00; reinsurance 50 per cent	449,109 00
Gross premiums on marine and inland navigation risks; reinsurance 100 per cent	151,400 00
All other demands against the company	36,578 00
Total liabilities	$827,942 00

INCOME.

Net cash actually received for fire premiums	$827,016 00
Net cash actually received for marine premiums	590,997 00
Received for interest and dividends on bonds, stocks, loans and from all other sources	34,214 00
Received for rents	59,293 00
Total income	$1,512,214 00

EXPENDITURES.

Net amount paid for fire losses (including losses of previous years)	$491,605 00
Net amount paid for marine losses (including losses of previous years)	582,588 00
Dividends to stockholders	137,500 00
Paid or allowed for commission or brokerage	39,521 00
Paid for salaries, fees and other charges for officers, clerks, etc.	198,613 00
Paid for State, national and local taxes	13,333 00
All other payments and expenditures	138,687 00
Total expenditures	$1,601,852 00
Losses incurred during the year	Fire. $1,074,193 00

Risks and Premiums.	Fire Risks.	Premiums.
Net amount of risks written during the year	$183,391,197	$1,089,097 00
Net amount of risks expired during the year	174,080,013	1,071,817 00
Net amount in force December 31, 1897	151,270,489	898,219 00

Risks and Premiums.	Marine Risks.	Premiums.
Net amount of risks written during the year	$117,457,175	$785,058 00
Net amount of risks expired during the year	119,967,634	808,696 00
Net amount in force December 31, 1897	24,539,454	151,400 00

J. LOGAN CAMPBELL, Chairman.
F. J. BRASSY, Manager.
Subscribed and sworn to before me this 15th day of April, 1898. F. DILLINGHAM, United States Consul.

W. P. THOMAS, Manager,
UNITED STATES BRANCH.
Office in Company's Building,
312 CALIFORNIA STREET
SAN FRANCISCO.

Weak Men and Women
SHOULD USE DAMIANA BITTERS, THE great Mexican remedy; gives health and strength to the sexual organs.