FATHER YORKE SCORES PHELAN AND HIS ORGAN

The Mayor a Cad and a Liar, the Hireling Bulletin a Fraud.

Vigorous Denial of the Canadian's Charge That the Priest Is in Politics---The Chancellor Still Editor of the Monitor---Hefter's Attempt to Bribe Mrs. Susan Theall.

Editor Call: When I spoke on Monday night in Oakland I did so with a clear understanding of the seriousness of my action. I spoke in obedience to what I considered the call of conscience.

I knew by experience that the ingenuity of the politician would misrepresent my position and that the malignity of the unprinci ed would blacken my motives. For this I was prepared. I was not prepared to be attacked with a mendacity so reckless that only its utter idiocy prevents us from admiration.

I am not sorry, however, that the attack has been made. It gives me an opportunity to state my position, my reasons over again. Writing letters to the papers is no easy task, but the labor is well spent. I have now no power in this city and I have never had any power except a righteous cause and arguments that appealed to reasonable men. In all my controversies I have ever striven to address myself to men's minds and not to their prejudices. In this, which promises to be my last controversy for a time, I should be ashamed to trust to any sentiment except the sentiment of equal justice to all men. I ask no man to follow me for personal friendship or for private ends.

I rest my case on the facts and arguments which I present to the public, and if these facts and arguments are not weighty enough to sway the public mind I have no desire to influence it by other means.

This (Tuesday) evening's edition of the Bulletin contains three articles dealing with my utterances of last night. The first is a semi-editorial, the second a letter signed James D. Phelan, and the third a communication "In Defense of Stewart Menzies." With each of these articles I will deal in order.

The semi-editorial is headed "Father Yorke's utterances not sanctioned by the church. He speaks only for himself. As such he has no authority in politics. Does not represent those who are the source of his influence. His attack on Mayor Phelan was a bomb which exploded harmlessly. Having ceased to edit the Monitor his political course has no public interest. General sentiment that his remarks last night were imprudent and ill-advised."

In the body of the article I am solemnly admonished that I am of no account, and the Bulletin is sadly compelled to part company from me. If I am of such little account the management of the Bulletin has shown poor judgment in devoting so much space to my condemnation, and if the Bulletin has been with me in the past, it is the first time that I was aware of being in such questionable company.

These things aside, I beg to offer in the very beginning my protest against the assumption that underlies the whole article. That assumption is that the Catholic church is in politics, and that up to this my authority has consisted in the fact that I have been the official representative of the Catholic church in political affairs. Now, says the Bulletin, I have severed my connection with the Monitor, and therefore I am entitled to no more weight than any other politician. When the Bulletin says I have severed my connection with the Monitor, the Bulletin says what is not true. I am as much editor of the Monitor to-day as I was a year ago. It is true that I am preparing to take a vacation from my duties, and that the labor of settling many details has left me no time to write for the paper, but I am still its editor, and the Bulletin is merely saying the thing that is not.

Now let me inform the Bulletin that the Catholic church is not in politics in this city or in any other American city, and that neither as an officer of the Catholic church nor as editor of the Monitor have I any "authority in politics."

The accusation that the Catholic church is in politics is one of the old calumnies of the A. P. A., and as such is at home in the columns of the Bulletin. In the Canadian habitat of its editor such calumnies are bred in the bone. They are imported over the border to serve the purposes of preachers who preach bigotry for money, and of journalists who support candidates for cash.

The Catholic church is not in politics in this city. She dictates to none of her children their party affiliations; she commends no man to their suffrages. Catholics are as free as the people of other denominations to vote as they please—nay, they are far more free. No political sermons are heard from Catholic pulpits as political sermons are heard from non-Catholic pulpits. It is our immemorial custom to reserve our churches solely and entirely for the service of the Lord.

Therefore I resent the ignorant assumption of the Bulletin that the Catholic church is in politics in this city. I resent it in the name of the tens of thousands of my Catholic friends who glory in their political liberty—aye, and I can resent it in the very name of my enemies whose strongest, loudest, angriest cry against me is, Away with clerical dictation.

At no time during my residence in this city have I been in politics. If any man should question my right to take part in political affairs I should indignantly ask him who gave him the commission to curtail my citizenship. But of my own free will I have abstained from participating in political affairs. I believed I could do more service to the Catholic people by standing for those principles that transcend politics. For nearly five years I have spoken and written incessantly not for political parties, not for ambitious candidates, but for the principle of religious liberty. I took the stand that religious liberty and equal rights were more to all true Americans than party measures or personal success.

I took the stand that every man who denied me and mine equal rights was unworthy of the suffrages of a just people. I took the stand that every man who profited by bigotry or approved of bigotry should be treated after the same manner as the bigot himself. These were high principles and drastic measures. I was told that I should have more policy, and that such lofty aims could not be attained in politics. I preferred to believe in the people. I hate policy, and as long as the Lord leaves me strength to think, to speak, to write, may I never make compromise with dishonor.

My tactics were successful. I received no help from the newspapers; I received no help from the politicians. The Bulletin says that it was the first and only great secular daily to declare itself against the A. P. A. The Bulletin is a fraud. The Bulletin came out against the A. P. A. when the A. P. A. was, as an organization, shattered and broken, and then it came out only when the discarded cashier of the Shortridges thought it a good chance to gain Catholic subscriptions. Boyle, who drew his salary cheerfully from the A. P. A. gang that once employed him, was, when he was kicked out, just as willing to create his salary by pretending to serve the other side.

The fight against Apaism in this city was not a political fight. It was a fight for the highest principles embodied in the American constitution. We, who made the fight, asked help from no politicians and received none. From the papers we received just such publicity as they thought it would be profitable to give. It was a fight made by the common people and carried on to a successful conclusion by the votes of the common people.

When two years ago it became my duty to oppose Taylor on the Republican ticket, some Republicans talked of clerical dictation and declared that it was a political device to help the Democrats. They said: "Taylor is not a member of the A. P. A. He has no sympathy with them. He does not think it good policy to throw away their votes." When I stood for the principle that no man who accepted aid and comfort from Apaists was worthy of freemen's votes, I was accused of doing politics for the Democrats. I was not accused by Mayor Phelan and his supporters. They were glad to profit by my action. Then they thought it just and laudable and proper, because it helped them to attain the object of their ambition.

Now the situation is changed. Mayor Phelan stands to-day where Taylor stood two years ago. It is now my duty to deal with the Democrat as then I dealt with the Republican. I were the veriest coward did the difference in party make me change my course. I were worthy of every evil thing said against me did I sing dumb because Mayor Phelan is a rich man. I were a traitor to my people did I condone in the soi-doisant Catholic the crime I denounced in the Protestant. If I am in politics now, as Phelan and his purchased Bulletin contend I was in politics two years ago; if it is a crime for me to be in politics now it was not a virtue to be in politics then. The crowd that now denounce priest-riding and clerical dictation were the same hangdogs who sniffed about my feet when they thought my footsteps led along the pathway to power.

No man will dare hold that Mayor Phelan can do no wrong. He has grasped within these few months many of the attributes of royalty, but not even the most sycophantic lickspittle in his train will declare that he is always right. It is quite possible that he has pandered to bigotry. It is quite possible that he is a moral coward. It is quite possible that his mind is built on the same exiguous scale as its corporeal habitation and that he cannot grasp what principle means. These things his followers must admit and admitting them their course is not to howl about my power, not to yelp about clerical dictation, not to snarl at the priest in politics, but to face the facts and to sift the evidence. If my contention is right then I stand where I stood in 1896, where I stood in 1894. The fact that a rich man now is the culprit does not alter the principle. The fact that the ninety-nine nonentities who pose as the Democratic party are the sufferers does not change the merits of the case. Either Phelan is supporting men who have denied equal rights to Catholics in this town or he is not. If he is not let Clinton, Lackmann, Dodge and Menzies purge themselves before the people, and if he is then as a traitor who has profited by the struggles of those who with a single heart sought religious freedom he deserves to be relegated to the lowest round of political damnation, even as Judas is placed by the poet in the bottommost circle of the hob of hell.

The question of fact brings me to the second article in the Bulletin, namely, the letter signed by James D. Phelan. In that letter Mr. Phelan purports to give the history of the negotiations in the case of the Sailors' Home. Either the mental effort of speaking his little campaign pieces has disabled Mr. Phelan's memeory or he is guilty of deliberate mendacity and misrepresentation. He tries to make it that the original trouble between the Sailors' Home and myself was caused by my desire to have Mrs. Theall's society get control of the institution.

Mr. Phelan is the last man in San Francisco who should mention Mrs. Theall with disrespect. The "distribution of the literature" at which he now sneers was the means that made him Mayor of San Francisco, and the cowardly little cad only a few weeks ago tried to bribe that same Mrs. Theall with the promise of a petty office if she would make his losing fight.

Luckily, however, I am not dependent on Mayor Phelan's memory or on Mayor Phelan's veracity for a correct description of my attitude in the case of the rival societies that were looking for the Sailors' Home. In the Monitor of January 15 I wrote:

"As to the ultimate disposition of the Sailors' Home we have very little interest. Whether it should be or could be conducted by any private society is in our minds a very doubtful proposition."

On January 22 I wrote:

"We have no desire to mix ourselves with the affairs of societies. We deal simply with the exterior question, Is the home under sectarian control?"

Therefore when Mr. Phelan calls the new society Father Yorke's society he is simply lying. He knows it was not my society. He knows that I had no desire that that society should obtain control of the home, because my private opinion was that no private society could run the home honestly. He knows that my sole desire was to put an end to the sectarian character of the old society—a character which is burned into it by the unchallenged fact that never in forty years was a Catholic priest asked to cross its threshold.

Mr. Phelan goes on to say that "as long as there was opposition when the lease came before Mayor Phelan for his signature he communicated with Father Yorke, and Father Yorke replied that in his judgment the sectarian features having been eliminated there was no further point in the opposition."

Mr. Phelan is merely telling an untruth.

Does he think the people of this town have no memories? At the very time he was signing the lease I was on record in the Monitor and in the daily papers as to my belief in the sectarian character of the home. When he pleaded that the Board of Supervisors would pass the lease over his veto and promised to gain some more concessions, I told him half a loaf was better than no bread. I did not profess myself satisfied, but I was satisfied, and over and over I have stated publicly that I was satisfied with the Mayor's action. I have never called him to account for it, because I thought that it was the best I could get from such a knock-kneed champion of religious equality.

But the Mayor's innocence did not exculpate Clinton and Dodge and Lackmann. The Mayor's innocence in the matter of the lease did not assail them for their treachery in voting for Chris Reis, the indorsee of the A. P. A. They stood before the people as men, who, by their votes, had declared that public property should be turned over to a sectarian society, and that public office should be bestowed on a man who approved of the bigots that swore on Bible and crucifix to deprive the Catholic of his daily bread.

When Mr. Phelan says that my sole reason for my present action is personal pique against Dr. Clinton, again Mr. Phelan is telling an untruth. If personal pique were my sole cause would I have promised to have withdrawn my opposition if the men in question could give any explanation of their vote that would hold water? If personal pique were my object I might have received and been satisfied with the treacherous proposal of Mr. Phelan made in this office not two weeks ago simply to oppose Dr. Clinton and to let Mr. Phelan go free, as Mr. Phelan himself was unfriendly to Dr. Clinton and had refused him permission to hang his banner from the Phelan building, and all Mr. Phelan's friends were out with knives against Dr. Clinton as the cause of all the row.

My personal feelings in this matter, far from being an incentive to action, have been a detriment. I am not so stupid as to imagine that my enemies will not be ready to impute personal and unworthy motives to me. I am not so ignorant of the ways of the world as not to know that the suspicion of personal animosity would destroy all my best efforts for principle. Therefore, instead of urging me on, the personal attacks made on me by Clinton held me back. I was willing to do anything if he, as leader of the combination, could give an honest explanation of his vote.

But when that explanation was not forthcoming, what was I to do? These men, Clinton, Dodge and Lackmann, were precisely in the same case as Taylor two years ago. If I had kept silent about them because they had Mayor Phelan's powerful protection then I would betray the people who two years ago had voted for religious liberty, and who this year were looking to me for light and leading on that all-important point.

Mr. Phelan pretends that he has no personal responsibility for nominating Dodge, Clinton and Lackmann. Months ago Mayor Phelan announced that Dodge was to be Assessor. In the presence of his secretary, Mr. Sullivan, he informed me that he could have stopped the nomination of Clinton if he wished to do so. Lackmann's nomination was an attempt to secure the nomination of Clinton by the Republicans—a pretty little trick which would enable Mr. Phelan to tell those who disapproved of Clinton's course to beat him if they could. Every one knows that the committee of one hundred is Phelan's private property; every one knows that he was especially concerned in his Board of Supervisors. It is too late now for Mr. James D. Phelan to evade the responsibility. Let him stand to his guns like a man and make his fight as best he knows how. Then we may have some respect for him. No one can have respect for the man who tries to escape the consequences of his own acts by disingenuous pleas and excuses based on untruth.

The committee of one hundred knew the real reason why Clinton and Dodge and Lackmann were opposed. They knew that these men were accused of voting against the rights of Catholics. They were afraid to take up the question. One member who was described by Mayor Phelan as a "pestiferous little chap," E. P. E. Troy, said that if Clinton were not nominated he would get on the floor of the convention and say that the members were priest ridden. This decided Mr. Phelan. He said he could not afford to go before the people on the question of religious liberality and equal rights. He might lose votes. Cowardice triumphed because above and beyond everything else James D. Phelan is a moral coward.

But this was not the extent of Mr. Phelan's offending. The third document in the Bulletin is an alleged communication in defense of Stewart Menzies. It says: "Having perused the Rev. Father Yorke's speech of last night, permit me to correct one of his statements in regard to Mr. Stewart Menzies and his being indorsed by the A. P. A. In the first place, Mr. Menzies has never been a candidate for office during the existence of the A. P. A." This is merely another untruth. In 1894 Stewart Menzies was a candidate for Freeholder on the Non-Partisan ticket. He received the A. P. A. indorsement. Mr. Stewart Menzies was willing to accept that indorsement in 1894, when the A. P. A. was strong; he is willing to repudiate it now that the A. P. A. is no more.

Now, Mr. Editor, I close. I have again put before the people the facts in this case. Mr. Phelan and his associates will not improve their position with the people by imputing personal motives and shouting about clerical dictation. Again let me say I am not in this matter for personal reasons, and most emphatically I am not in it for politics. If I were anxious for my personal comfort, for the friendship of the rich, for my peace of mind, I would have left town quietly without warning the people of Mr. Phelan's treachery. Perhaps it would have been policy for me to have done so, but God forbid that the day shall ever come when I shall mislead the people that trusted to my word and made sacrifices in my cause for the sake of my own peace or for consideration of policy. Principle belongs to men; policy is the watchword of cowards.

PETER C. YORKE.

The Pavers' Union.

A special meeting of the Pavers' Union was held at Hibernia Hall last evening. The meeting was called in consequence of a rumor having been circulated around town that the union was working for one of the candidates for Superintendent of Streets. The union resolved to contradict this report through the press and leave the members free to work and vote for their individual choice.

THOMAS SULLIVAN, President.
THOMAS REAGAN, Secretary.

You will find the latest things in wall paper at Clark's, 653 Market street.

PULLED THE NOSE OF HIS TRADUCER

Commissioner Gunst on the Warpath.

HE ASSAULTS AN ATTORNEY

THE ASSAILED GETS "COLD FEET" AND RUNS AWAY.

Counselor Neuberger Blamed for Inspiring Porter Ashe to Denounce the Police.

"You're no good! In my opinion you are a dirty cur and a mischief maker."

Thus spoke Police Commissioner Gunst, as he seized Attorney Neuberger by the nose yesterday afternoon and with his disengaged hand slapped his face. As Neuberger begged for mercy Gunst released his hold on his nose and gave him a parting kick. Neuberger offered no resistance and seemed satisfied to get away with his life.

The trouble between Gunst and Neuberger dates back to several months ago when the Police Commissioner ordered him to keep away from his cigar store on Powell street. Neuberger swore vengeance and eagerly awaited a chance to get even with Gunst. This opportunity arrived when Porter Ashe was nominated for Senator in the Twenty-fourth District. Leon Dennery, his opponent, is a personal friend of the Commissioner. Seeing a chance to cause trouble for Gunst the revengeful attorney informed Ashe that the Police Department was working against him. He claimed that Captain Wittman and Sergeant Martin had been instructed by Gunst to do all in their power to elect Dennery. Convinced that Neuberger was telling the truth, Ashe, at a meeting Monday night, bitterly denounced Wittman and Martin and claimed that they had been ordered by Gunst and Chief of Police Lees to concentrate their efforts in electing the Republican candidate. He also paid his respects to the head of the Police Department and Commissioner Gunst, roundly scoring them for being too friendly with his opponent, as he claimed.

Convinced that Neuberger had inspired the "roast," Gunst determined to "call him down." While walking along Market street yesterday afternoon with a friend, the Commissioner espied Neuberger standing at the corner of Kearny street. Gunst accosted him and asked him what he meant by saying that he was making a fight against Ashe.

"I'm dead on," declared the attorney, his breast swelling with pride. "You can't fool me, and I want you to know it."

"I think you are a dirty cur," replied Gunst, as he reached for Neuberger's nose. He held the nasal organ between his fingers for several seconds and then slapped Neuberger's face with his disengaged hand.

"I didn't say anything about you," pleaded Neuberger. "You know I'm your friend."

Gunst at this juncture released his hold on the attorney's nose, and as the latter started to walk away he gave him a kick.

"I'll see you later," retorted Neuberger from a distance. "You can't bluff me, even if you are a Police Commissioner."

Accompanied by his friend, Gunst left the scene and walked to his store on Kearny street. When seen last night he said that Neuberger had angered him, and he determined to pull his nose.

"He is always getting somebody in trouble," remarked the Commissioner. "I did not particularly object to him saying that I was out for Dennery, as those who are acquainted with him know that he is given to the habit of talking too much. When I learned, however, that he was going about the city abusing me, I concluded it was time for me to call him down. I saw him standing on Kearny street, and walking up to him I pulled his nose. He pleaded so that I released my hold on his nose and affectionately smote him on the cheek. He then ran away, evidently fearing that I intended to wreak further violence on him."

Neuberger is the individual who sued ex-Captain of Police Douglass for heavy damages for throwing him out of the Police Court during the examination of Theodore Durant for the murder of Minnie Williams. The suit was dismissed, as it was shown that Neuberger was to blame. Subsequently he was arrested for breaking into a stall at the racetrack and getting away with a valuable horse. Neuberger had a claim against the owner of the horse, and failing to collect it he resolved to take the animal. He was arrested and charged with burglary, but the case was dismissed in the Police Court.

Newman & Levinson, 131 Kearny street, are having another sale of genuine tortoise shell goods at about one-half the usual prices and but little more than the cost of imitation goods. Pins, combs and brushes from 10c to $27 50. See windows.

ARRANGEMENTS FOR THE GREAT FOOTBALL GAME

Managers Meet and Settle Upon Plans.

GREATER SEATING CAPACITY

PRICES FOR ADMISSION AND RESERVED SEATS.

Students of the Two Universities Will Have the North Side Bleachers for Themselves and Friends.

The representatives of the University of California and Stanford University football teams met in the Palace yesterday afternoon and arranged for the big Thanksgiving game, to be played at Recreation Park. Fickert and Prichard represented the cardinal interests and Dave Brown, an alumnus of the Stanford University, was present in behalf of his brother, Everett Brown, the manager of the California team.

After some considerable discussion it was definitely decided to erect stands that would accommodate an excess of 3000 seats over the capacity of the stands that were erected for the intercollegiate game a year ago. Last year the stands were so overcrowded that the patrons were in many instances obliged to stand along the fences. It is thought that all this will be avoided by the construction of larger stands, the purpose of which is not in contemplation of a larger attendance but for the greater accommodation of the vast crowd.

The inclined plane that is built along the south side of the gridiron will be about the same width as that of 1897, but it will be of much greater length. The management is determined this year to sell no more tickets than will comfortably fill this standing space. The overcrowding of this section in the game last year was no less than criminal, the spectators who paid for general admission being herded in this plane with almost fatal results.

The plan of construction is similar to that of preceding seasons. There will be a stand erected on the Harrison-street side of the grounds which will connect with the present grand stand and continue to the west end of the field. The east side of the gridiron will be bounded by bleachers. The north side will be blocked by a long set of bleachers running the entire distance of the field. This will be reserved for the Stanford and California students and their friends, each college being set apart in sections. Nothing has as yet been done in regard to the reserved sections for the University Club. It is very likely that they will get their usual sections on the south side of the field. The boxes will be built above the stands on both sides of the gridiron. The total seating capacity will be 9500; standing room for 3000.

The prices to be charged for admission will be as follows: General admission, which means standing on the incline, $1; reserved seats, $1 50 and $2. The $2 seats will be choice, situated close to the center of the field. The box seats will be $2 50.

The returns of last year's intercollegiate game amounted to $16,000. The crowd was the greatest ever collected at a football match in the West. While it is not expected that a larger gathering will see the match this season, it is anticipated that there will be a gate receipt of fully $15,000.

At the game next Saturday between the Olympics and Stanford the Stanford alumni will be present in large numbers. Cards are being sent out to the graduates of that university who reside in this city to meet on the field and cheer their team to victory.

TO KEEP THEM SOBER.

Check to Be Placed Upon Election Officers.

The Board of Election Commissioners has passed a resolution which is intended to prevent drunkenness among election officers at the polls next Tuesday. Heretofore it has been a common practice for some of the officers to sell their demands on the treasury early on election day and to use the proceeds in drinking.

The resolution reads as follows:

Resolved, That no assignment of election demands upon the treasury of the city and county will be recognized by the Board of Election Commissioners or Registrar of Voters for services rendered as officers and clerks of election, and demands allowed by this board will be delivered only to the persons in whose names they are issued and who have performed the services to which they were appointed.

School Department Scandal.

Thomas A. Burns, John J. O'Brien and Edward E. Swift, now under indictment by the Grand Jury in relation to the School Department scandal, were arraigned by Judge Cook yesterday. After the arraignment the case was continued until the 12th inst., on which day the defendants will plead to the charges against them.

Cosmopolitan Whist.

The Cosmopolitan Hotel Progressive Whist Club finished their series of games last Saturday evening. The ladies' prize, a handsome ring, was won by Mrs. Dr. Raymond, and the gentlemen's, a cigar holder, by Major Fahey. A charming evening was concluded with music and refreshments in honor of Major Fahey's birthday. The club will continue for the winter, meeting every Saturday evening at the hotel. The following are the members: Dr. J. W. Hamilton and wife, Dr. E. W. Raymond and wife, Major Fahey and wife, Marshall Shine and wife, Miss Agnes K. Fahey, J. E. Fahey.

GUNST ON THE WARPATH

The Police Commissioner Pulls Attorney Neuberger's Nose on Market Street.

ADVERTISEMENTS.

BLACK DRESS FABRICS.

FIVE SPECIAL VALUES.

$1.00 Yard.
20 pieces 52-inch BLACK ENGLISH CHEVIOT, shrunk and sponged, ready for wear.

$1.00 Yard.
18 pieces BLACK FIGURED ARMURES, 43 inches in width, in a full assortment of new designs.

$1.25 Yard.
8 pieces BLACK FRENCH VENETIAN CLOTH, 47 inches wide and extra heavy quality.

$1.75 Yard.
15 pieces BLACK ENGLISH CHEVIOT, full 58 inches wide, very heavy quality and fast colors.

$1.75 Yard.
12 pieces BLACK FIGURED MOHAIR GRANITE CLOTH, 43 inches wide, in both Bayaderes and Figures.

EXTRA SPECIAL.
2 cases BLACK ENGLISH TAILOR CHEVIOTS, 48 inches in width. Price.... **85c Yard.** Worth $1.25.

WRITE FOR SAMPLES OF ABOVE GOODS.

O'Connor, Moffatt & Co.
INCORPORATED 1892
111, 113, 115, 117, 119, 121 POST STREET.

MACKAY'S CARPETS!

THIS WEEK and during NOVEMBER we have some extraordinary values to offer in this line. The choicest designs from best mills in full assortment. These quotations should be convincing:

50 patterns 10-wire Tapestry.....75c
Parlor, Bedroom and Hall and Stair Effects.
80 patterns Best Tapestry, beautiful new designs 67½c
25 patterns Medium Tapestry, bright and quiet effects 57½c
Big line Lowell Brussels.....$1.20
Axminster $1.20
100 odd Rolls Linen Warp Matting, 22½c per yard. Roll.....$8.00
English Linoleum 40c
Same in 12 ft. width; heavy.....55c
All of the above prices include the laying.

FURNITURE.

The balance of this stock now remaining is to be CLOSED OUT. Don't miss an opportunity to buy
CHAMBER SUITS, PARLOR SUITS, DINING TABLES and CHAIRS, in fact everything for household use at less than cost.

ALEX. MACKAY & SON
715 Market St.

GOOD COOKS HAVE USED IT FOR 50 YEARS
PRESTON AND MERRILL'S PERFECTLY PURE BAKING POWDER
ONCE TRIED ALWAYS USED

STATEMENT
—OF THE—
CONDITION AND AFFAIRS
—OF THE—
HARTFORD FIRE
INSURANCE COMPANY

OF HARTFORD, IN THE STATE OF CONnecticut, 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	$1,250,000 00

ASSETS.

Real estate owned by company	$647,000 00
Loans on bonds and mortgages	1,554,590 00
Cash market value of all stocks and bonds owned by company	6,724,563 75
Amount of loans secured by pledge of bonds, stocks and other marketable securities as collateral	14,800 00
Cash in company's office	73,224 05
Cash in banks	742,545 44
Interest due and accrued on all stocks and loans	56 75
Interest due and accrued on bonds and mortgages	28,938 49
Premiums in due course of collection	1,107,871 37
Rents due and accrued	1,024 44
Total assets	$10,894,629 29

LIABILITIES.

Losses adjusted and unpaid	$147,326 26
Losses in process of adjustment or in suspense	290,967 85
Losses resisted, including expenses	72,455 23
Gross premiums on fire risks running one year or less, $4,242,541 31; reinsurance 50 per cent	2,171,270 65
Gross premiums on fire risks running more than one year, $5,133,822 07; reinsurance pro rata	2,637,812 14
Commissions and brokerage due and to become due	75,000 00
Total liabilities	$5,394,833 13

INCOME.

Net cash actually received for fire premiums	$5,742,584 74
Received for interest on bonds and mortgages	71,498 19
Received for interest and dividends on bonds, stocks, loans and from all other sources	318,757 65
Received for rents	6,715 35
Total income	$6,139,555 93

EXPENDITURES.

Net amount paid for fire losses (including $453,630 85, losses of previous years)	$3,212,619 45
Dividends to stockholders	875,000 00
Paid or allowed for commission or brokerage	903,621 37
Paid for salaries, fees and other charges for officers, clerks, etc.	434,730 37
Paid for State, national and local taxes	127,662 34
All other payments and expenditures	506,383 49
Total expenditures	$5,560,018 02
Losses incurred during the year	$3,198,720 23

Fire.

Risks and Premiums.	Fire Risks.	Premiums.
Net amount of risks written during the year	$591,318,441	$7,286,268 32
Net amount of risks expired during the year	589,274,573	7,360,465 08
Net amount in force December 31, 1897	784,594,406	9,476,363 38

GEO. L. CHASE, President.
P. C. ROYCE, Secretary.
Subscribed and sworn to before me this 12th day of January, 1898.
M. B. SCOTT, Notary Public.

H. K. BELDEN,
Manager Pacific Department.
WHITNEY PALACHE, Assistant Manager,
313 CALIFORNIA ST.,
SAN FRANCISCO.
Special Agents and Adjusters: J. J AGARD, J. J. DENNIS, JOHN M. HOLMES.

W. T. HESS,
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Residence, 821 California st., below Powell, San Francisco.

Weekly Call, $1.50 per Year