NOW COME THE FEBRUARY SCHOOL BILLS

What Will the Monthly Saving Be?

CANNOT PAY JANUARY BILLS

NO MORE CUTS IN THE FORCE OF TEACHERS.

The Rehearsing of the Kilpatrick Case Considered Only a Useless Threshing Over of Old Straw.

In a few days the Board of Education will be wrestling with the financial problem of the February bills. Those of January, less 20 per cent, footed up a total of $84,000, and with the holdback the expenditure of the month was $105,000, or, in round numbers, $4000 in excess of the one-twelfth allowance. The teachers' salaries alone were $72,000, and may be dropped $5000 for February. The $4000 for the janitors will probably stand at the same figure, as little changes were made in these employes. The rents, $700, and office and shop, $1200, will not take much of a fall, but the labor and bills, $6000 for January, may decrease about one-half for February, making a saving of $8000 or possibly $10,000 over last month. This will lower the $105,000 of January to $95,000, leaving a surplus of $6000 out of the monthly $101,000 allowance

No attempt will be made to settle the 20 per cent holdover, amounting to $21,000, with February money, though a small payment may be made with a view of lowering this deficit. Consequently the teachers must be content with monthly installments till all of January is paid.

The retrial of the Kilpatrick case is considered by some of the Directors of the present board as being about the most useless threshing over of old straw that could be imagined. In the former trial Kilpatrick, with a board that was thirsting for his gore, beat the game with both hands down. What will he not do now, with a body of Directors in office that are disposed to treat him with something like justice? Said a Director yesterday: "The best thing we can do is to drop the Kilpatrick matter as quickly as we can. It is one of the inheritances from our predecessors."

There will probably be no more cuts in the teacher force of the School Department, as the board members feel that any more action along that line would cripple the schools. Although six new vice principalships were created at the last meeting, the positions will not be filled until the finances of the department permit the outlay.

ALAMEDANS WILL SUE THE SOUTHERN PACIFIC

OUTCOME OF WRECK ON THE NARROW-GAUGE ROAD.

Thousands of Dollars Asked as Salve for Injuries That Will Cripple for Life.

Alameda Office San Francisco Call, 1428 Park street, Feb. 26.

The Southern Pacific Company must defend two large damage suits as a result of the wreck of the narrow-gauge train, January 31, at Second avenue station. It was at first supposed that none of the passengers were injured except for a few slight bruises, but to-day it develops that two Alameda citizens were severely hurt —one will probably be crippled for life and the other will suffer from his injuries for months. R. E. Parr of 1193 Park avenue and Edward Gebers of 2111 San Antonio avenue are the gentlemen. Parr has lost the use of his right leg. His spine was jarred and the sciatic nerve of the right leg paralyzed. Gebers sustained a fracture of two ribs. Both gentlemen will commence actions against the railroad company for damages.

Mr. Parr, who is a mining man, states that his injuries have prevented him completing several large transactions which would have netted him at least $50,000. His physicians offer him no hope of ever being able to use his injured leg again. He will sue for $10,000 damages.

Mr. Gebers undertook to reach an amicable settlement with the railroad, but he says that he received such treatment from Claim Adjuster Sessions that he has decided to take the case into the courts.

"When I went to see Mr. Sessions," said Mr. Gebers, "and explained to him the extent of my injuries I expected to be treated courteously. He only laughed at my claim, and told me if I thought I could get any money out of the railroad company to go ahead and sue. I intend to follow his advice."

The day following the accident Mr. Parr had several parties examine the rails on the curve near the scene of the accident. It was found that the inner side of the outer rails of the curve was worn away nearly to the center. Recently the damaged rails have been replaced by new ones.

Hancock Eleven Wins.

An exciting football game took place yesterday afternoon between the Hancock School eleven and the Montgomerys, resulting in victory for the former team by a score of 5 to 2.

Three Bodies Recovered.

SAN JOSE, Feb. 26.—The bodies of the three men, who were caved upon while digging a ditch for irrigation purposes on the Lion ranch, near San Martin, were exhumed at an early hour this morning. A Coroner's inquest was held, the verdict being that Patrick Dily, George Bentler and James Fitzgerald met their death in an accidental cave in, responsibility being fixed on no one.

MLLE. PIANKA SWOONS AMONG FIERCE LIONS

MLLE. PIANKA, "the Lady of Lions," as the show bills read, passed through a hair-curling adventure yesterday afternoon when she was displaying her lion-taming abilities before the usual Sunday crowd at the Chutes. She had just finished the first part of her performance and was making her quick change in the darkened cage when she fainted and fell prostrate in the corner within easy reach of her crouching and glowering leonine pets.

The attendants did not know that she had fainted until they heard the fall of her body on the floor of the cage. Her husband then grasped the long iron pole with which the lions are driven out of the big cage into their separate boxes and forced them away from the "Mlle. Pianka," who was lying near the gate through which she gains an entrance to the cage. The curtain was dropped before the spectators realized that an accident had taken place and the lights were instantly turned on. Unlocking the gate, pulling it open and drawing the body of Pianka out was the work of an instant, but it was none too soon, for the favorite pet of all, Spitfire, was moving toward the prostrate body. Pianka was dragged out of the cage and the door closed just in time.

The feminine tamer of wild beasts has been suffering of late from an abscess in the right ear. It was specially painful yesterday, causing violent headaches and nervous excitement. It is to this that Pianka assigns the cause of her swooning in the cage. An hour after the accident she was herself again and expressed a willingness to go on for the regular performance of the evening.

CANOES AND SLOOPS RACE ON THE CREEK

HALF-RATER NINETTE BEATS THE OAKLAND FLEET.

Vitesse Wins the Holiday Cup of the Canoe Club on Time Allowance.

The February race of the Oakland navy, postponed from the 12th inst. because of lack of wind, took place yesterday on San Antonio Estuary over the usual triangular course of about seven miles. Four canoes, three sloops and the half-rater Ninette started. Ninette won, covering the course in 1 hour 26 minutes 48 seconds, the canoe Whim being second in 1 hour 31 minutes and 4 seconds. The start was made at 12:30 p. m., and there being no time allowances in the Oakland navy races, each boat's starting time was taken as 12:30 p. m., and the first boat to cross the finishing line opposite the Alameda Boat Club house won. The table shows the results:

OAKLAND NAVY RACE, FEBRUARY 26, 1899.

CRAFT.	NAME.	First Round. H.M.S.	Second Round. H.M.S.	Finishing Time. H.M.S.	Elapsed Time. H.M.S.
Canoe	Whim	12:57:15	1:32:26	2:01:04	1:31:04
Half-rater	Ninette	12:57:53	1:29:23	1:56:48	1:26:48
Canoe	Nereid	12:59:49	1:32:33	2:01:18	1:31:18
Canoe	Codia	12:59:49	1:33:28	2:02:28	1:32:28
Canoe	Vitesse	12:59:13	1:34:17	2:12:25	1:42:25
Sloop	Flash	1:01:11	1:37:58	2:07:10	1:37:10
Sloop	Beatrice	1:06:16	1:47:32	2:21:05	1:51:05
Sloop	Ahwahnee	1:02:45	1:40:05	2:09:57	1:39:57

The canoe Vitesse reached the finishing line at 10 minutes past 2 o'clock, but crossed on the wrong side of the flag. She had to put about, come around and make for the line a second time. In this way she lost more than two minutes.

The Oakland Canoe Club took the opportunity of holding its race for the Holiday cup, a trophy open only to boats belonging to the club, at the same time as, and over the first two rounds of the course for, the Oakland navy race. The time for the Holiday cup was taken at the end of the second round, and the canoe Whim gave time allowance to the other canoes as follows: To Nereid, 3 minutes; to Codia, 4 minutes; to Vitesse, 5 minutes; to Gnat, 8 minutes, and to Bonita, 8 minutes. The canoe Vitesse, though last of the canoes to cross the line at the end of the second round, being 1 minute and 51 seconds behind the Whim, yet beat them easily by time allowance. The results of the racing for the Holiday cup are shown in the table:

OAKLAND CANOE CLUB RACE FOR HOLIDAY CUP, FEBRUARY 26, 1899.

Canoe.	Time Allowance.	Finish'g Time. H.M.S.	Elapsed Time. H.M.S.	Corrected Time. H.M.S.
Whim	Scratch	1:32:26	1:02:26	1:02:26
Nereid	3 min	1:32:33	1:02:33	:59:33
Codia	4 min	1:33:28	1:03:28	:59:28
Vitesse	5 min	1:34:17	1:04:17	:59:17

The breeze was moderate to fresh and chiefly westerly. Commodore Philip Caduc cruised about with several friends in the sloop Zephyr, but did not enter the races. The programme of the Oakland Canoe Club will be made public soon, and will include six races for the Holiday cup, five for the sloops enrolled in the club and one every month for the Myrisch badge. Three races open to both sloops and canoes belonging to the club will be held, and two events open to all clubs on the bay for boats not less than fifteen and not more than twenty-two feet measurement according to the rule adopted by the club.

The interest in the races of the Oakland navy is increasing, and as the season advances and the breezes grow stronger and more certain the list of entries will become larger and the races more exciting and full of interest.

A SUNDAY LAW NECESSARY.

The Rev. Charles Edward Locke on the Tendencies of the Times.

At the Central Methodist Episcopal Church last evening Dr. Charles Edward Locke, the pastor, delivered a sermon on the subject, "Why the State of California Should Have a Sunday Law." The text was Isaiah lviii:13-14, "If thou shalt call the Sabbath a delight, the holy of the Lord, honorable; I will cause thee to ride upon the high places of the earth." Dr. Locke said in part:

"The Sabbath is a memorial of God's fatherly care of his children. The need of the Sabbath inheres in man's physical necessities. A noted physician says: 'Men no longer die, they kill themselves.' The body must have an abundance of regular rest. No man will die from overwork who rests absolutely one day in seven.

"The Sunday is indispensable as a home day. It is the only day of the week in which the busy father can get acquainted with his family. Yonder glistening memorial leaning against the eastern sky is not so much a monument to the Father of His Country as it is a testimonial to the Christian home, as it recalls Washington's own words, 'All I am I owe to my mother.' The home is the palladium of the republic: the Sabbath is necessary to the home.

"The Sabbath is necessary as a day of worship. Worship inculcates reverence. Monarchies may exist by force, but republics can live only by virtue. Worship establishes a standard of morals. And as a worship day Sunday is the great opportunity for religious enterprises. Ten millions of children are trained by 1,000,000 devoted teachers in the principles of true character. It is the day for deeds of mercy and philanthropy in hospitals, prisons and the slums. There ought to be a Sunday law setting the day aside as a rest day, a worship day, because this is a Christian nation—so recognized in the common law of the land.

"This State should enact and enforce a Sunday law, because Sabbath breaking leads to anarchy, unbelief and immorality. Places of blackest vice thrive on the Sunday because the victims are on the streets on the Sunday. In defense of the weaker elements of society a Sunday law ought to close places of vice. Without a Sunday law labor is being gradually enslaved. Labor organizations should earnestly demand a Sunday law and a reduction of Sunday labor in self-defense. Avarice and greed are requiring seven days' labor for six days' pay. As a pleasure day the Sunday is already a slumbering volcano."

A NICE FAMILY ROW.

Efforts of a Drunken Man to Clean Out His Batch of Relatives.

ALAMEDA, Feb. 26.—A wedding and a free family fight among the brothers of the bride took place at the Perry residence to-night. Miss Louise Perry was married to Manuel Mentel, on Valdez street, North Alameda, by the Rev. Father Gloria early in the evening. About 10 o'clock Manuel Perry, one of her brothers, came home fighting drunk and proceeded to clean out the house, beginning with his father and mother, and ending with the newly married sister, taking a fall or two out of the bridegroom on the way.

The drunken man was finally laid out with a blow on the head with an ivory club in the hand of another brother named Julian. Manuel was taken to the Receiving Hospital with a badly cracked scalp and muttering in his delirium that he would kill the whole family, and Julian was arrested by Deputy Sheriff Quinlan and Special Officer Stewart, charged with an assault with a deadly weapon.

REAL ESTATE TRANSACTIONS.

Lillie Roden, Caroline Day, Emilio Lastreto, William Crane Spencer, Alexander McConnell, by Frank H. Burke (referee) to Robert G. Hooker, lot on W line of Polk street, 63:10½ N of Clay, N 63:10½ by W 123:6; $22,000.

Joseph Begin, Caroline Day, Emilio Lastreto and Lillie Roden to same, same, quitclaim deed; $1750.

Philip G. and Julia B. Galpin and Howard Havens to Stephen D. Ives, lot on E line of Gough street, 137:6 N of Broadway, S 26:6 by E 87:6; $10.

J. W. and Johanna Hamilton to Charles Mayer, lot on S line of Fulton street, 192:6 E of Fillmore, E 25 by S 137:6; $10.

Bernard and Rebecca Jacobs to James Gibb, lot on E line of Fillmore, 125 N of Geary, N 22 by E 81:3; $10.

City and County of San Francisco to Hibernia Savings and Loan Society, lot on E line of Steiner street, 72 N of Waller, N 25 by E 81:3; $——.

Hibernia Savings and Loan Society to J. W. Smith, same; $1750.

City and County of San Francisco to Hibernia Savings and Loan Society, re-record 1598 d 279, lot on W line of Steiner street, 137:6 N of Union, N 97:6, W 68:9; S 100, E 82:5¾; $——.

Susan Taylor to Patrick and Sarah Carey, lot on N line of McAllister street, 106:3 W of Lott, W 25 by N 137:6; $10.

City and County of San Francisco to James Ambrose (executor estate John D. Corkery), lot on E line of Hampshire street, 95 N of Twenty-third, N 25 by E 100; $——.

William A. and Delia F. Nevills to Mary F. McGurn and S. J. and J. H. Hendy, lot on NW corner of Kearny and Francisco streets, N 114:7, W 91:8, N 45:10, E 91:8, N 114:7, W 137:6, S 68:9, W 183:4, S 206:3, E 45:10, N 80, E 40, S 80, E 235; $25,000.

Alameda County.

J. D. Rhoades to Edmund Brown, lot on NE corner of Twenty-first and Curtis streets, E 50 by N 100, block J, Curtis & Williams Tract, Oakland; $1.

R. W. and Ella M. Rupe to Mary E. Knowles, lots 15 to 19, block P, Knowles and Potter subdivision Kennedy Tract, East Oakland; $10.

A. W. Robinson to same, same, quitclaim deed, East Oakland; $10.

E. A. and Elizabeth D. Heron to Charles Camden, undivided 2-3 interest of following: Lot on S line of Frederick street, 106 W of Park street or Twenty-third avenue, W 19, S 50, E 125, N 27.25, to beginning; also lots 11 to 17, 21 to 42, block B, and entire block C, Camden Twenty-third avenue Tract; also lot on NE corner of King and Frederick streets, E 129:8, W to a point 16 N from point of beginning, S 16, to beginning; also lot on SW corner of Shell Mound Tract and King street, SW 836.67, SE 140.95, SE 372.90, SE 378.35, to center Shasta avenue; thence NE to W line of King street, N 607.80, to beginning, quitclaim deed, East Oakland; $5.

Mountain View Cemetery Association to Hannah Rendell, lot 154 in plat 40, Mountain View Cemetery, Oakland Township; $114.

Joseph and Sarah H. R. Hume to Helen W. Martin (wife of E. J.), lot on NE corner of Cedar and Henry streets, E 135 by N 60, being lot 19, block 8, Graves and Taylor Tract, Berkeley; $2500.

Helen W. and Egbert J. Martin to Joseph Hume, lots 36 and 37, block 6, amended map of Central Park, Alcatraz and Newbury stations, Berkeley; $2000.

Alameda Savings Bank to Margaretta C. Bromly, lot on S line of San Jose avenue, 200 W of Willow street, W 50 by S 150, being lot 14, in E half of block N, lands adjacent to Encinal, Alameda; $10.

H. A. and Effie O. Ingalls to William H. Gibbs, lot on N line of Thirty-second street, 75:9 E of Linden, W 35 by N 100, Oakland, subject to a mortgage for $1750; $10.

S. E. Holden to Oakland Bank of Savings, lot on SW line of East Ninth street, 150 NW of Fourth avenue, NW 50 by SW 125, block 5, Clinton, East Oakland; also lot on SW line of East Ninth street, 225 NW of Fourth avenue, NW 75 by SW 125, block 5, Clinton, East Oakland; $10.

Adolph Wollitz to B. F. Edwards, lot on E line of Calhoun street, 125 S from S line of county road, Oakland to San Leandro, S 60.90, E 100, N 78.86, W 103.88 to beginning, being lot 29, block G, Huntington Tract, Brooklyn Township; $5.

Union Savings Bank to Albert J. Gurnett, lot on N line of Alameda avenue, 250 W of Oak street, W 150 by N 150, being lots 2, 3 and 4 of E half of block C, lands adjacent to Encinal, Alameda; $10.

Christian and Julia Meyer to J. N. Cox, lot on SE corner of Champion and Palmetto streets, E 121, S 59.50, W 120.88, N 59.50 to beginning, being lots 9 and 10, resubdivision of block B, Prospect Hill Tract, Brooklyn Township (subject to mortgage); $700.

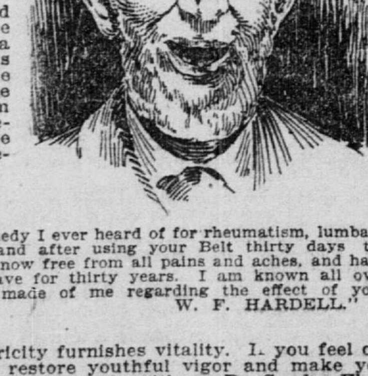
Builders' Contracts.

Robert Strahle (owner) with William Plant (contractor), architect owner—All work for a 1-story and attic cottage on S line of Duncan street, 126:6 E of Sanchez, E 25 by S 114.

E. L. Christin (owner) with E. C. Bletch (contractor), architect owner—All alterations and additions, owner to furnish finished hardware and altering porches for rear houses, etc., to make a 2-story frame building on S line of Hayes street, 165 W of Franklin, W 27:6 by 120.

ADVERTISEMENTS.

Healthy Old Men.



Now it has been found that old age is caused by hardening of the tissues, drying up of the blood and a consequent decay of the organic parts of the body. Some men begin to die at 50, while others are in their prime at that age. Youth comes from warm blood, and warm blood is created by the vitality in the body. Here is an old man who has had youth renewed to him.

He Discards His Cane at 77.

"I consider your Belt the grandest remedy I ever heard of for rheumatism, lumbago and general weakness. I am 77 years old, and after using your Belt thirty days the change in me has been remarkable. I am now free from all pains and aches, and have discarded my cane. I feel better than I have for thirty years. I am known all over this country, and will answer any inquiry made of me regarding the effect of your Belt. Yours truly, W. F. HARDELL."
Madera, Cal.

Vitality makes warm blood. Electricity furnishes vitality. If you feel old fill your body with electricity. It will restore youthful vigor and make you forget your years. It has been done for thousands with my Dr. Sanden Electric Belt. Call and see it, or let me send you my book about it, "Three Classes of Men," closely sealed, free.

DR. M. A. McLAUGHLIN,
702 Market St., cor. Kearny, S. F.
Office hours—8 a. m. to 8 p. m.; Sundays, 10 to 1. Branches at Los Angeles, Cal., 204½ South Broadway; Portland, Or., 253 Washington st.; Denver, Colo., 931 Sixteenth st.; Dallas, Tex., 285 Main st.; Butte, Mont., 110 North Main st.

NOT IN DRUG STORES.
Dr. Sanden's Electric Belt is never sold in drug stores nor by traveling agents; only at our office.

LIFE INSURANCE.

FIFTY-THIRD ANNUAL REPORT

—OF THE—

CONNECTICUT MUTUAL LIFE INSURANCE COMPANY

To the Members:—

In connection with the following comments upon our business in 1898, we ask your careful reading of the Financial Statement which is printed in another column, the items of which are, therefore, not repeated here.

It is very gratifying to be able to say that, notwithstanding the many untoward conditions of the past year, its main results, so far as the Connecticut Mutual is concerned, have been satisfactory. The mortality has been favorable; the lapses and surrenders were relatively few; the amount of business in force and the premium income have increased; the assets have increased by $598,345 46, and the surplus by $160,225 23; the company's own unique standard of economy has been maintained; it has made the cost of its insurance less than that in any other company through its larger average dividends, which it has not had to reduce for the year 1899; its securities have largely increased in market value; it has maintained its conservatism at every point, and is prepared with growing strength to repeat in the future its unrivaled success of the past fifty-three years.

Assets, Liabilities, and Surplus.

The admitted assets January 1, 1899, were $64,182,387 27; the total liabilities were $56,665,845 20, leaving a surplus of $7,516,542 07. Of these liabilities $55,361,814 is the reserve from former premiums required to meet the increasing mortality of the future from the increasing age of our members, their premiums remaining uniform except as decreased by yearly dividends. The legal standard of solvency requires this reserve to be computed on the assumption that the companies will earn 4 per cent annual interest as long as any of the policies in the account may continue; a possible period of sixty or seventy years.

In 1882, the Connecticut Mutual, alone among the companies, anticipating the great decline which has taken place in the rate of interest and is still in progress, based its premiums and reserves for all business thereafter on the assumption of earning only 3 per cent, as the highest safe calculation for so long a future. This makes our reserve $1,822,059 larger than it is by the legal standard of solvency, and our surplus correspondingly smaller. By that standard our reserve liability is $53,539,755, and our surplus $9,338,601. Thus have we long been steadily preparing for that which is now startlingly evident to all.

Insurance in Force.

The early months of the year gave promise of considerable increase in business, which was checked by the outbreak and progress of the war; but so small relatively were our lapses and surrenders that we, nevertheless, made a gain in the amount of business in force. The persistence of our business is a most gratifying feature of our experience. It adds steadiness to all our operations, gives us the greater benefit of care in the selection of risks, and materially assists to keep down the expense account.

We had in force January 1, 1899, 66,862 policies for $158,078,850; an ample business for securing the most satisfactory results to policy-holders, and presenting less difficult problems in management than pertain to a business of several times greater magnitude.

A Favorable Mortality.

We had a very favorable mortality experience for the year, the losses incurred being so much less than those expected by the Mortality Table and provided for by our premiums and reserves as to make a saving of $541,268. While our death rate varies somewhat from year to year, such has been the care exercised in the acceptance of risks that the variations have so far all been well within the amounts called for by the table, affording very material savings. In no year has such a saving failed to be effected.

The Interest Rate and Its Incidents.

The past four or five years have been notable for the great volume of loans paid off by borrowers, for a great diminution in the demand for loans by new borrowers, the consequent accumulation of funds awaiting investment, and a decline in the rate of interest pending a revival of demand. The hard times of the early nineties, with the panic of 1893 and the depression following, made a great many solvent borrowers anxious to get out from under the burden of debt and interest paying, and forced a great deal of foreclosure in the case of insolvent or embarrassed borrowers. The conditions have not yet so far changed for the better as to re-establish the demand and the rates for money. It has, therefore, during the past year been more difficult than usual to keep money satisfactorily employed. The money received in payment for loans has not been absorbed by loans of a like character, and has had to seek investment in bonds of a high class for security, but at a lower rate of interest.

The conditions which have so affected the rate of interest have not only caused the liquidation of many loans by foreclosure, but have prevented the real estate market from recovering its normal activity so as to cause the reabsorption of the foreclosed properties by individual holders. The real estate market is the last to respond to either favorable or unfavorable influences. When the market recovers its tone there is good reason to believe that our properties, taken as a whole, will prove worth all they have cost. Our past experience under like conditions fully justifies that belief. Meantime, we are in a condition to await a return to conditions which will enable us to sell at fair prices.

The stocks and bonds which now form a large item of our assets (at a market value of over $20,000,000) are of the best character for security, yielding as fair a rate of interest as the times allow upon investments of the highest class. Only one item of these securities is in any questionable condition. The city of Austin, Texas, after receiving the money for an issue of $40,000 of bonds and paying interest on them for fourteen years, has now refused further payment, and denies its obligation, alleging a technical defect in its own compliance with the complicated laws of the State. The matter is being properly cared for.

This item aside, our assets are in a thoroughly sound condition.

The Distinctive Position of the Connecticut Mutual.

We desire to call most careful attention to the particular, and as we believe, the peculiar value of the Connecticut Mutual to its policy-holders and to the insuring public, and especially to those principles and practices which so widely distinguish it from the great competitors.

In the intense struggle between many of the companies during late years for pre-eminence in the volume of new business and premium income and in rapidity and magnitude of growth, certain fundamental facts have been put aside by the companies themselves and concealed from the public; false motives have been appealed to in support of schemes radically defective in character, practices have been widely introduced which are destructive in tendency and vicious in every aspect; entirely false tests of success have been set up to justify more than doubtful means, and the simple ends of real life insurance, and the simple means and tests of a real success have been ignored, denied and contemned. Some of the companies which have resorted to these things have won great magnitude; but it has been done by persuading the public, in the hope of personal profit, to invest in schemes many of which avoid even the name of life insurance, which in operation destroy equity and all mutuality between policy-holders, and which have been cunningly devised to conceal from policy-holders the enormous cost at which the competition has been and is being conducted. Dividends are postponed for long periods of years in the certainty that those who do not continue on through them will not have the chance to see the effect of a high expense rate, and in the hope that these will go out in such numbers that they will leave enough behind for those who do continue through to make them indifferent to the general high cost.

Against the almost infinite number of such plans, made to look desirable by various devices, we ask every man who has a family to protect to carefully note what is the real purpose, the true motive, the true methods, and the proper cost of life insurance, and the manner in which the Connecticut Mutual illustrates these things in its business.

The Real Purpose of and True Motive for Life Insurance.

When a man marries he makes his wife practically helpless and dependent upon himself. His children come into the world utterly helpless and dependent on him. He has created, of his own free will, a helpless and dependent family. They depend on him for protection against their need and their helplessness. Society looks to him to protect it against the helpless dependence which he has created. By every obligation which can appeal to unselfish affection, honor, and conscience, he is bound to protect his family against the helplessness and dependence which he has imposed upon them, and to protect society against the burden which belongs to him because he has made it. And this he does, ordinarily, by his own productive labor. While he lives he works and earns, and his earning supplies his family's need and is their protection in their helplessness and dependence.

But his life is not certain for an hour. His family are under the constant risk of losing it and all it does for them, and of being left still helpless, still dependent, with the protection gone. It is this continued risk which he has put upon them; it is this unprotected helpless dependence to which he has exposed them; it is against this which he is therefore bound to protect them. He is bound to provide at once and to have always ready a sufficient substitute for his earnings after he is gone.

There is but one possible way to do all this. Thrift and saving alone cannot do it. If he lives long enough and saves, he may after many years have enough for the purpose. But that is as uncertain as his living to earn the daily bread. The family's risk is now, every day. The effect of saving and laying aside in ordinary ways is far off in the uncertain future. The family needs instant and constant and full protection against an instant and constant risk. They can have it in but just one way; the man must take of his savings a sufficient amount and use it as a life insurance premium. His small annual saving so used will provide instantly and constantly the protection they need and which he can furnish in no other way. Therefore he is bound to use life insurance for their protection. That is the purpose of it; that is the one thing it can do that nothing else can. There is his only true motive in it; an obligation which has no alternative except the denial of duty to those he has made helpless.

To the perfect accomplishment of this simple, single purpose and result should every incident of the business be adjusted. Its every dealing with the husband and father should be informed and inspired by the high motive which moves him to invoke its indispensable aid for the instant and effective protection of those whom he must but cannot otherwise protect.

If it is his clear duty to use life insurance, then it is the clear duty of those who administer it to make that use as effective as possible to its true end; to give him its sincerest, simplest, best help, at its least possible cost, and with an eye single to the family's most complete protection.

The Purpose and Value of Mutuality.

Because life insurance is the one and only way in which men of moderate or small means can at once provide the necessary family protection, and because it is at the cheapest a matter of cost and a pure expense to him who provides it, in order to make it as cheap as possible, and so as largely available as possible, to all who need it, it is sought to give it to each policy holder at its bare, actual cost.

The cost of life insurance is due to two things: The death losses and the expenses. In calculating the premiums to be charged both these things are assumed, as they cannot be exactly foreknown. If the losses are less than was assumed, a part of that element of the premium is saved. If the expenses are less than was assumed, a part of that element of the premium is saved. If more interest is earned on the reserves than was assumed, just so much more of the premium is saved. If now these three items of saving are returned to the policy holders in the proportion that each man's payments have helped produce them, then each man will have his insurance at its exact cost to the company, no matter what the nominal premium on his policy may be. He gets the most insurance possible for his money. That is what mutuality does. That is what it is for.

True Mutuality.

The Connecticut Mutual aims to make this principle effective in its widest scope and to its highest degree. Not only has it no stockholders to absorb these yearly savings as their profit, but it has no Tontine, Investment, or other special classes of policy holders, with postponed or deferred dividend periods, each man hoping to make a speculation out of the accumulated savings others may have to leave behind them by death or lapse during the period. Its yearly savings whether from a low death rate, a high rate of interest or a low rate of expense, go directly back to its policy holders in the proportion in which each man's payments have exceeded the cost of his risk in yearly dividends. So that year by year each man gets his insurance at its actual cost to the company and at the lowest cost which, by careful selection of risks, good investment and economy in expenses, the management is able to secure. No policy holder gets the savings made on another man's policy. No policy loses its savings because of the death of the insured. His savings are paid with the policy. In case of lapse his contributions to the reserve are not put into the deferred dividend speculation, but are used as a single premium to give paid up insurance for as large an amount as possible in place of the policy which has lapsed.

We give to each his own overpayments, and to no one what of right, and equity, and true mutuality, belongs to another.

True Cheap Insurance.

Obviously, that company which has the lowest death rate, which earns the highest interest, and pays out the least for expenses, will give insurance at the least cost to its policy-holders, as a whole. It will effect the largest savings. If it returns those savings in strict conformity with the principles of mutuality it will also give the cheapest individual insurance on the average. We say "on the average," because some companies which make dividends so discriminate against certain classes of policy-holders and in favor of others, that while in the aggregate and on the average their dividends are very small, in certain cases they may be large; a poor sort of mutuality.

Cost in the Connecticut Mutual.

The Connecticut Mutual exercises great care in all that affects its death rate; it confines its business to the healthy portions of our own country. No desire for size has led it to acquire business in varied climates, under conditions of widely differing effect upon life and health, and beyond effective control. Its medical service is organized with great care, and the result of its selection of risks is shown in the very low mortality and the great saving already referred to.

Its interest rate is as high as is consistent with safety, and has so far been a source of large saving. With its 3 per cent assumption its experience is likely to remain relatively good.

Its rate of expense is and always has been less on the average than that of any other company. The expense rate of its greatest competitors ranges from 75 to 100 per cent and over above that of the Connecticut Mutual. Its savings from that source are unequaled by any and approached by very few indeed.

High Dividends—Low Cost.

As a consequence of all this long-continued care and economy, the aggregate savings of the Connecticut Mutual have been greater than those of any other company. Its annual returns or dividends of these savings to its members have been larger than in any other company, unless in cases of exceptionally favorable treatment at the expense of others. Therefore its insurance has cost its policy-holders less, both as a whole and individually, than in any other company.

And the conditions which have produced these results for more than half a century are still fully operative in the care and economy with which its affairs are conducted, and in the contrasted degree in which these qualities appear in its most active competitors.

Its Proper Clientage.

To those who desire to do fully, at its least cost and to the utmost of their financial ability, their duty to their families, and to use life insurance for their protection and not for a speculation for themselves, the Connecticut Mutual offers the utmost that life insurance can accomplish, in its simplest, clearest forms, of perfect equity and perfect mutuality, on the soundest basis of any, and at a lower cost than has been achieved by any other company. Greater service can no life insurance company render.

The Witness of Fifty-Three Years.

In the fifty-three years of its work the Connecticut Mutual has received;

For premiums	$201,623,446 17	
For interest	82,056,095 30	
For rents	7,664,770 89	
Balance profit and loss	1,090,889 08	
Total receipts		$292,435,201 44
It has paid death claims for	$ 97,151,410 74	
Endowments and annuities for	14,272,403 30	
For surrendered policies	25,055,904 23	
For dividends	58,523,938 90	
A total returned to policy holders or their beneficiaries, being 96.71 per cent of the entire premiums received	$195,003,657 17	
It has paid for expenses	26,000,838 71	
Taxes	9,623,638 03	
Total expenditures		$230,628,133 91
Balance net assets, January 1, 1899		$ 61,807,067 53
It has additional assets (see statement)		2,380,687 53
Total assets		$ 64,187,755 06

Nearly 97 per cent of the premiums paid by policy-holders have been paid to their beneficiaries or returned to themselves, $64,187,755 06 are held for the protection of existing policies, with a surplus of $7,516,542 07; and this has been done at an average expense rate of only 8.89 per cent.

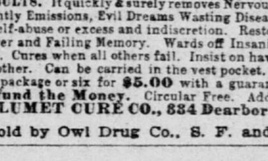
This is an unmatched record; but its best significance lies in the fact that the same principles which undelaid and produced these results are as fully operative to-day in the management of the company as at any time in its fruitful history; the same prudent care, the same economy, the same true mutuality and equity, the same soundness and strength, and the same unparalleled low cost. Respectfully submitted,

JACOB L. GREENE, President.
Hartford, February 10, 1899.

Beware of Imitations

LEA & PERRINS' The Original & Genuine Worcestershire SAUCE

JOHN DUNCAN'S SONS, AGENTS, NEW YORK.



VITALIS THE NEW FRENCH.. REMEDY..

VITALIS PRODUCES THE ABOVE RESULTS. It quickly & surely removes Nervousness, Impotency, Nightly Emissions, Evil Dreams Wasting Diseases and all effects of self-abuse or excess and indiscretion. Restores Lost Vitality, Power and Failing Memory. Wards off Insanity and Consumption. Cures when all others fail. Insist on having VITALIS, no other. Can be carried in the vest pocket. By mail $1.00 per package or six for $5.00 with a guarantee to Cure or Refund the Money. Circular Free. Address CALUMET CURE CO., 334 Dearborn St., Chicago

Sold by Owl Drug Co., S. F. and Oakland.

Baja California
DAMIANA BITTERS

Is a powerful aphrodisiac and specific tonic for the sexual and urinary organs of both sexes, and a great remedy for diseases of the kidneys and bladder. A great Restorative, Invigorator and Nervine. Sells on its own Merits; no long-winded testimonials necessary. NABER, ALFS & BRUNE, Agents, 323 Market street, S. F.—(Send for Circular.)

Dr. Gibbon's Dispensary,
625 KEARNY ST. Established in 1854 for the treatment of Private Diseases, Lost Manhood, Debility or disease wearing on body and mind and Skin Diseases. The doctor cures when others fail. Try him. Charges low. Cures guaranteed. Call or write.
Dr. J. F. GIBBON, Box 1957, San Francisco.

LASH'S KIDNEY AND LIVER BITTERS BETTER THAN PILLS

RAILROAD TRAVEL.

A Superb Train

EVERY DAY IN THE YEAR VIA THE

Union Pacific.

SAN FRANCISCO TO CHICAGO WITHOUT CHANGE.

BUFFET SMOKING AND LIBRARY CARS WITH BARBER SHOP.
DOUBLE DRAWING ROOM SLEEPERS.
FREE RECLINING CHAIR CARS.
PULLMAN TOURIST SLEEPERS.
DINING CARS (A LA CARTE).
ONLY 3½ DAYS TO CHICAGO.
Leaves San Francisco daily at 6 p. m.

D. W. HITCHCOCK, General Agent,
No. 1 Montgomery street, San Francisco.

THE SAN FRANCISCO AND SAN JOAQUIN VALLEY RAILWAY COMPANY.

From Jan. 25, 1899, trains will run as follows:

South-bound. Passenger. Daily.	South-bound. Mixed. Sunday Exc'ptd	Stations.	North-bound. Mixed. Sunday Exc'ptd	North-bound. Passenger. Daily.
7:20 am	10:30 am	Stockton	3:45 pm	6:00 pm
9:10 am	2:05 pm	Merced	12:40 pm	4:13 pm
10:40 am	5:35 pm	Fresno	9:30 am	2:42 pm
11:38 am	7:45 pm	Hanford	7:45 am	1:45 pm
2:25 pm	12:30 am	Bakersfield	2:00 am	11:00 am
11:59 am	6:25 pm	Visalia	6:40 am	1:22 pm
12:15 pm	6:53 pm	Tulare	5:50 am	1:05 pm

Stopping at intermediate points as required.
For particulars of stage and other connections inquire at Traffic Manager's Office, 321 Market street, San Francisco.

MOUNT TAMALPAIS SCENIC RAILWAY.

(Via Sausalito Ferry.)
Leave San Francisco, commencing Sunday, Sept. 11, 1898:
Week Days—9:30 a. m., 1:45 p. m.
Sundays—8:00, 10:00, 11:30 a. m., 1:15 p. m.
Round trip from Mill Valley, $1.
THOS. COOK & SON, Agents, 621 Market street, San Francisco.

RAILROAD TRAVEL.

SOUTHERN PACIFIC COMPANY.

(PACIFIC SYSTEM.)
Trains leave and are due to arrive at SAN FRANCISCO.
(Main Line, Foot of Market Street.)

LEAVE	FROM DEC. 18, 1898.	ARRIVE
*6:00A	Niles, San Jose and Way Stations	*8:45A
7:00A	Benicia, Suisun and Sacramento	5:45P
7:00A	Marysville, Oroville and Redding via Woodland	5:45P
7:00A	Elmira, Vacaville and Rumsey	8:45P
7:30A	Martinez, San Ramon, Vallejo, Napa, Calistoga and Santa Rosa	6:15P
8:00A	Atlantic Express, Ogden and East	8:45P
8:30A	San Jose, Livermore, Stockton, Ione, Sacramento, Placerville, Marysville, Chico, Red Bluff	4:15P
8:30A	*Milton, Oakdale and Jamestown	4:15P
9:00A	Martinez, Tracy, Lathrop, Stockton, Merced and Fresno	12:15P
9:00A	Fresno, Bakersfield, Santa Barbara, Los Angeles, Deming, El Paso, New Orleans and East	6:45P
10:00A	Vallejo, Martinez and Way Stations	7:45P
12:00M	Niles, Livermore, Stockton, Sacramento, Mendota, Hanford, Visalia, Porterville	4:15P
*1:00P	Sacramento River Steamers	*8:00P
4:00P	Martinez, San Ramon, Vallejo, Napa, Calistoga, Santa Rosa	9:15A
4:00P	Benicia, Vacaville, Sacramento, Woodland, Knights Landing, Marysville, Oroville	10:45A
4:30P	Niles, San Jose and Stockton	7:15P
5:00P	San Francisco and Los Angeles Limited. Fresno, Bakersfield, Los Angeles	9:45A
5:30P	Stockton, Merced, Fresno	12:15P
5:30P	Martinez, Tracy, Mendota, Fresno, Mojave, Santa Barbara and Los Angeles	8:45A
§5:00P	Pacific Coast Limited, El Paso, Fort Worth, Little Rock, St. Louis, Chicago and East	§9:45A
5:30P	Santa Fe Route, Atlantic Express for Mojave and East	6:45P
6:00P	European Mail, Ogden and East	9:45A
6:00P	Haywards, Niles and San Jose	7:45A
*6:00P	Vallejo	12:15P
†7:00P	Vallejo, Port Costa and Way Stations	†9:45P
8:00P	Oregon Express, Sacramento, Marysville, Redding, Portland, Puget Sound and East	8:15A
a10:05P	Sunset Limited. Fresno, Los Angeles, El Paso, New Orleans and East	b1:45P

SAN LEANDRO AND HAYWARDS LOCAL.

(Foot of Market Street.)

LEAVE		ARRIVE
8:00A ¶9:00A 10.00A ¶11:00A 3:00P 5:00P 7:00P	Melrose, Seminary Park, Fitchburg, Elmhurst, San Leandro, South San Leandro, Estudillo, Lorenzo, Cherry and Haywards. ¶ Runs through to Niles. † From Niles.	6:45A †*9:45A 10:45A 12:45P †1:45P ¶5:45P 7:45P

COAST DIVISION (Narrow Gauge).

(Foot of Market Street.)

LEAVE		ARRIVE
8:15A	Newark, Centerville, San Jose, Felton, Boulder Creek, Santa Cruz and Way Stations	5:50P
*2:15P	Newark, Centerville, San Jose, New Almaden, Felton, Boulder Creek, Santa Cruz and Principal Way Stations	*10:50A
4:15P	Newark, San Jose and Los Gatos	9:20A
†11:45P	Hunters' Excursion, San Jose and Way Stations	†7:20P

CREEK ROUTE FERRY.

From SAN FRANCISCO—Foot of Market Street (Slip 8)—*7:15 9:00 11:00 A.M. †1:00 *2:00 †3:00 *4:00 †5:00 *6:00 P.M.

From OAKLAND—Foot of Broadway.—*6:00 8:00 10:00 A.M. †12:00 *1:00 †2:00 *3:00 †4:00 *5:00 P.M.

COAST DIVISION (Broad Gauge).

(Third and Townsend Sts.)

LEAVE		ARRIVE
7:00A	San Jose and Way Stations (New Almaden Wednesdays only)	1:30P
9:00A	San Jose, Tres Pinos, Santa Cruz, Pacific Grove, Paso Robles, San Luis Obispo, Guadalupe, Surf and Principal Way Stations	4:10P
10:40A	San Jose and Way Stations	*8:00A
11:30A	San Jose and Way Stations	8:35A
*2:45P	San Mateo, Redwood, Menlo Park, Palo Alto, Santa Clara, San Jose, Gilroy, Hollister, Santa Cruz, Salinas, Monterey and Pacific Grove	*10:35A
*3:30P	San Jose and Way Stations	*9:00A
*4:15P	San Jose and Principal Way Stations	9:45A
*5:00P	San Jose and Principal Way Stations	6:35A
5:30P	San Jose and Principal Way Stations	5:30P
6:30P	San Jose and Way Stations	7:30P
†11:45P	San Jose and Way Stations	7:30P

A for Morning. P for Afternoon.
* Sundays excepted. † Sundays only. ‡ Saturdays only
¶ Mondays and Thursdays. a Tuesdays and Saturdays.
§ Saturdays and Wednesdays. b Thursdays and Sundays.

CALIFORNIA NORTHWESTERN RY. CO.

LESSEE

SAN FRANCISCO AND NORTH PACIFIC RAILWAY COMPANY.

Tiburon Ferry, Foot of Market St.

SAN FRANCISCO TO SAN RAFAEL.
WEEK DAYS—7:30, 9:00, 11:00 a. m.; 12:35, 3:30, 5:10, 6:30 p. m. Thursdays—Extra trip at 11:30 p. m. Saturdays—Extra trips at 1:50 and 11:30 p. m.
SUNDAYS—8:00, 9:30, 11:00 a. m.; 1:30, 3:30, 5:00, 6:20 p. m.

SAN RAFAEL TO SAN FRANCISCO.
WEEK DAYS—6:10, 7:50, 9:20, 11:10 a. m.; 12:45, 3:40, 5:10 p. m. Saturdays—Extra trips at 1:55 and 6:35 p. m.
SUNDAYS—8:10, 9:40, 11:10 a. m.; 1:40, 3:40, 5:00, 6:25 p. m.
Between San Francisco and Schuetzen Park same schedule as above.

Leave San Francisco. Week Days.	Leave San Francisco. Sun-Days.	In Effect October 16, 1898. Destination.	Arrive San Francisco. Sun-days.	Arrive San Francisco. Week days.
7:30 am 3:30 pm 5:10 pm	8:00 am 9:30 am 5:00 pm	Novato, Petaluma, Santa Rosa.	10:40 am 6:10 pm 7:35 pm	8:40 am 10:25 am 6:22 pm
7:30 am 3:30 pm	8:00 am	Fulton, Windsor, Healdsburg, Lytton, Geyserville, Cloverdale.	7:35 pm	10:25 am 6:22 pm
7:30 am	8:00 am	Hopland and Ukiah.	7:35 pm	6:22 pm
7:30 am 3:30 pm	8:00 am	Guerneyville.	7:35 pm	10:25 am 6:22 pm
7:30 am 5:10 pm	8:00 am 5:00 pm	Sonoma and Glen Ellen.	10:40 am 6:10 pm	8:40 am 6:22 pm
7:30 am 3:30 pm	8:00 am 5:00 pm	Sebastopol.	10:40 am 7:35 pm	10:25 am 6:22 pm

Stages connect at Santa Rosa for Mark West Springs; at Lytton for Lytton Springs; at Geyserville for Skaggs Springs; at Cloverdale for the Geysers; at Hopland for Duncan Springs, Highland Springs, Kelseyville, Carlsbad Springs, Soda Bay; Lakeport and Bartlett Springs; at Ukiah for Vichy Springs, Saratoga Springs, Blue Lakes, Laurel Dell Lake, Witter Springs, Upper Lake, Pomo, Potter Valley, John Day's, Riverside, Lierley's, Bucknell's, Sanhedrin Heights, Hullville, Booneville, Orr's Hot Springs, Mendocino City, Fort Bragg, Westport, Usal, Willitts, Laytonville, Cummings's, Bell's Springs, Harris, Olsen's, Dyer, Scotia and Eureka.

Saturday to Monday round trip tickets at reduced rates.

On Sundays round trip tickets to all points beyond San Rafael at half rates.

Ticket Offices, 650 Market st., Chronicle bldg.
H. C. WHITING, General Manager. R. X. RYAN, Gen. Pass Agent.

California Limited

Santa Fe Route

Connecting Owl Train Leaves San Francisco via Los Angeles at 5 P. M. every SUNDAY, TUESDAY, FRIDAY.

Arrives in Chicago at 9:52 A. M. the following Thursday, Saturday and Tuesday—Arriving in New York at 1:30 P. M. Friday, Sunday and Wednesday.

DINING CARS, BUFFET CAR, Observation Car and Electric Lighted Sleeping Car.

This Train is in Addition to the Daily Overland Express.

SAN FRANCISCO TICKET OFFICE—628 MARKET ST.
TELEPHONE MAIN 1531.
Oakland Office—1118 Broadway.
Sacramento Office—201 J Street.
San Jose Office—7 West Santa Clara St.

NORTH PACIFIC COAST RAILROAD.

Via Sausalito Ferry.

FROM SAN FRANCISCO TO MILL VALLEY AND SAN RAFAEL.
WEEK DAYS—*7:20, *9:30, 11:00 a. m.; *1:45, 3:45, 5:15, *6:00, 6:30 p. m.
EXTRA TRIPS—For San Rafael on Mondays, Wednesdays and Saturdays at 11:30 p. m.
SUNDAYS—*8:00, *10:00, *11:30 a. m.; *1:15, 3:00, *4:30, 6:15 p. m.
Trains marked * run to San Quentin.

FROM SAN RAFAEL TO SAN FRANCISCO.
WEEK DAYS—5:25, *6:35, 7:45, *9:30 a. m.; *12:20, 2:20, *3:45, 5:05 p. m.
EXTRA TRIPS on Mondays, Wednesdays and Saturdays at 6:40 p. m.
SUNDAYS—6:20, *8:00, *10:00, *11:55 a. m.; *1:15, *3:10, 4:40, *6:20 p. m.
Trains marked * starts from San Quentin.

FROM MILL VALLEY TO SAN FRANCISCO.
WEEK DAYS—5:45, 6:45, 7:55, 9:40 a. m.; 12:35, 2:45, 3:50, 5:20 p. m.
EXTRA TRIPS on Mondays, Wednesdays and Saturdays at 7:00 p. m.
SUNDAYS—8:00, 10:05 a. m.; 12:05, 1:20, 3:20, 5:00, 6:20 p. m.

THROUGH TRAINS.
7:20 a. m. week days—Cazadero and way sta'ns.
1:45 p. m. Saturdays—Duncan Mills and way stations.
8:00 a. m. Sundays—Duncan Mills and way sta's