DIRECTORS GEDGE AND CONLON DENY CHARGES

Accused Members Appeal to the School Board.

The Tooth Carpenter Was Calm, While His Colleague Wanted Blood---Grand Jury to Investigate.

SCHOOL DIRECTOR GEDGE says he didn't, didn't, didn't. There, now! In open meeting of the Board of Education last night he arose to a question of personal privilege, and with his voice toned to the softness of the passage of a new-laid egg through boiling water said he never, never, never, in all his official life, received $2000 for assisting in the award of school contracts to certain named firms.

One of the main points he made in support of this denial was the fact that he had lived in this community for more than twenty-four years. This, it was suggested, could also be taken as proof that the doctor is no spring chicken. He said he wished to present "other facts," which developed into letters from Payot, Upham & Co. and A. C. Smith, agent for Ginn & Co., in which were the statements that these firms had not paid to Gedge or any other member of the board money for school contracts.

Director Conlon, who has carefully refrained from opening his head since the statement was made that he had received $800 of the money said to have passed to influence the contract for school supplies, followed Gedge on the floor. He had not fortified himself with a typewritten address, and as a consequence floundered somewhat in his speech. It was short and bloodthirsty. He denied the allegation and defied the allegator, apostrophizing as he went the good old days when life was cheap and newspapers were not such thorns in the flesh of careless public servants.

It was nearly 9 o'clock before the board was called to order by President Bergerot. All the members but Director Head were present, and considerable "connubiation" was going on in the various anterooms. Gedge and Conlon held several earnest confabs with themselves and other members, Kemp communing with his inner consciousness, utterly indifferent, apparently, that there was somethin' doin'.

It took ten minutes for the reading of the minutes, at the conclusion of which proceeding Gedge secured the eye of President Bergerot.

"I arise to a question of privilege," he said. "I have been assailed in the press in regard to my conduct as a city official, and I have prepared a very brief statement which I would like to read to you."

The chair having recognized the right of the speaker to the floor, Gedge read as follows:

SAN FRANCISCO, Sept. 13, 1899.

To the Honorable Board of Education—Gentlemen: I have lived in this community for more than twenty-four (24) years and have always borne a good reputation, and in order that you, gentlemen, and the citizens of San Francisco may know how baseless the charges are that have been made in the Morning Call I would like to present to you a few facts in connection with this matter:

The charges are made that I received two thousand ($2000) dollars for assisting in the award of contracts to certain named firms, to wit, Ginn & Co., Payot, Upham & Co., Cunningham, Curtiss & Welch.

This I absolutely and unqualifiedly deny, and I have attached hereto letters from each of these firms which speak for themselves on the subject, which I would like for you to file.

I am charged with having the specifications changed. This I also deny, and in this regard I have the statement of the secretary, which I would like also to have filed. All I ask in this matter is that the board investigate the charges. This I have also asked of the Grand Jury. Respectfully submitted, H. E. GEDGE.

In company with this statement Gedge read and submitted the letters from Payot, Upham & Co. and S. C. Smith, for Ginn & Co., denying charges of the payment of money, and offering assistance to refute the reports. He also read a letter from Mr. Simpson, secretary of the board, to the effect that the specifications were not changed. The statement and letters were filed, and Gedge sat down. All eyes were turned on Conlon. He arose to his feet.

"In regard to the newspaper notoriety that has been given to me lately," he said, "I would like to state that the assertions are false, and can be proven false; and I wish to say further that Dr. Gedge and myself have acted in the way we thought was for the best interest of the School Department. As chairman of the supplies committee I will ask this board to investigate each and every contract that has been awarded and sift it to the bottom.

"I am sorry," he continued, somewhat at a loss for breath from excitement, "that things are not as they were in the early days, when a man who made an assertion had to back it up with his life. I don't care what man made it; he's a coward, and he dare not come before the public and prove it!"

President Bergerot said he did not think it within the province of the board to investigate the charges, and thought the best course to pursue would be to refer the matter to a disinterested body, suggesting the Grand Jury.

Director Armstrong offered the following resolution, in line with the suggestion:

Resolved, That the Grand Jury is hereby respectfully requested to make a most thorough investigation of the charge of corruption preferred against certain members of the board by the Morning Call, and that the board offer the Grand Jury every facility to get at the truth of the whole matter.

And the incident closed.

TEACHERS MUST FIGHT.

School Board Declares War on the Dollar Limit.

The schools will be closed on Friday at noon in order to permit the teachers to get together in mass meeting and protest against the "dollar limit." President Bergerot announced when he opened the meeting of the Board of Education last night that the Supervisors would allow the schools no more in the levy than the $1,128,000 laid down by Mayor Phelan unless either the teachers or the Merchants' Association advised them to ignore the limit.

"I am sorry to inform you," said Mr. Bergerot, "that I have been informed by a person who is very close to the Supervisors that contrary to our expectations the Supervisors are going to allow us no more than $1,128,000, the amount fixed by Mayor Phelan. They say they cannot give us more unless they break the dollar limit, and that they will not do unless asked by the Merchants' Association or by the teachers in mass meeting assembled. I would suggest that the schools close on Friday afternoon so that the teachers may meet.

"It will be evident to them that it is better to take this course than that we be compelled to adopt some other," added Mr. Bergerot significantly, and upon motion of Director Stow the suggestion was placed formally before the board and adopted.

The consolidation of evening school classes, which has for some time past been discussed as one feasible method of retrenchment, was begun by Superintendent Webster, who offered the following resolution:

Resolved, That the following appointments made by the Superintendent of Schools, rendered necessary by the consolidation and reclassification in the evening schools, be confirmed:

Miss A. E. O'Sullivan, from the Lincoln Evening School (class consolidated) to Spring Valley Evening, vice Miss V. English. Date of appointment, August 11, 1897.

C. H. Crowell, from the Horace Mann Evening School (class consolidated) to Rincon Evening, vice Miss L. R. Sulch. Date of appointment, August 18, 1897.

Miss M. O'Malley, from the Lincoln Evening (class consolidated) to the evening substitute list. Date of appointment, August 18, 1897.

Miss G. Fitzgerald, from the Spring Valley Evening School (class consolidated) to the evening substitute list. Date of appointment September 1, 1897.

Mrs. A. Stimmel, Miss M. L. Sabins (date of appointment September 1, 1897), Miss A. J. Brook and Mrs. M. Watson (date of appointment January 12, 1898), from the evening substitute list to the evening unassigned list, without pay.

The board in executive session adopted a resolution that the transfer of pupils from one school to another be suspended pending the fixing of district lines. A second paragraph provided that no teacher shall teach in any school the principal of which is related to the teacher by blood or marriage within the third degree. A third section increases the pay of substitutes in the day service to $2 per day when reporting to the secretary's office, and $2 50 per day additional for services performed when engaged in actual work as teacher. All three sections of the resolution will take effect October 1.

The secondary education committee recommended the abolition of the position of head of department in all public schools. Director Stow said in support of the resolution that the position was purely honorary although the salary is $15 per month higher. Brandenstein opposed the measure, but when it came to a vote it carried.

Tracy R. Kelly of the University of California was appointed teacher of Latin in the Lowell High School during the absence of W. E. Blanchard, the present instructor, who was granted a year's leave of absence.

Mrs. C. M. Sissons was ordered placed upon the retired list, upon her own request.

The report of the janitors committee, which was adopted, recommended the following appointments of janitors: L. M. McEnhil to Clement School, vice Fitzpatrick, resigned; F. Jackson to Horace Mann School, vice O'Farrell, resigned; Mrs. M. Knapp to Franklin School, vice Collins, resigned; Mrs. Stolzer to Bergerot School, vice Mrs. Gauzert.

E. J. Dupuy, teacher of French in the Polytechnic, was elected a special teacher of Latin.

Ralph L. Daniels was elected assistant teacher in the Polytechnic High School.

Mrs. S. W. McPherson was assigned as high school assistant in the history department at the Polytechnic High School.

GRAND JURY'S LABOR.

Newly Appointed Inquisitorial Body Will Investigate Bribery Charges.

"There is a public rumor to the effect that there is abundant evidence of crime in the administration of our educational matters. I need not be more specific. I charge you diligently to ferret out this matter."

With this charge, delivered by Presiding Judge Daingerfield, in mind the members of the Grand Jury, selected and sworn in yesterday, have taken office. For some time past it has been the duty of the Presiding Judge to direct the attention of each succeeding Grand Jury to the corruption of various members of the board, who, by virtue of the suffrage of the people, are advanced to the dignity of guardians of the education of the children of the people. Evil influences, not greater than have been known to swerve the actions of other bodies, but more contemptible in that they are petty, have long exerted their power over the greedy who have occupied the chairs in the Board of Education. The people hope that on this occasion sufficient evidence is obtainable to secure a conviction that an example may be made of at least one erring member of the present body. It is obvious that Judge Daingerfield is of opinion that such evidence can be obtained and it is now left with the new Grand Jury, which is composed of the following citizens:

R. M. Hotaling, 1776 California street; J. P. McMurray, 1420 Hayes street; Alfred Lilienfeld, Colonial Hotel; Berthold Kahn, 1108 Market street; A. Jacobs, 212 Leavenworth street; John Bennett, 27 Sansome street; Jeremiah O'Leary, 2119 Pine street; William J. Bryan, 1822 Pine street; W. S. Gage, 822 Bush street; Pierre Dreydemi, 1718 Turk street; William J. Ruddick, 1608 Fell street; William Wright, 3108 Buchanan street; W. A. Frederick, 1426 Mission street; John F. Wulzen, 4065 Seventeenth street; John C. Wolf, Powell and Ellis streets; George F. Gray, 228 Montgomery street; John J. Ryan, 959 Bryant street; John T. Sullivan, 1821 Baker street; J. F. Kennedy, 1727 Pine street.

This jury was selected on the opening of court yesterday morning. Thirty-eight talesmen summoned appeared, the box was turned and their names drawn. The jury drawn, Judge Daingerfield appointed John Bennett foreman. Mr. Bennett was given the oath, Judge Daingerfield outlined the sections of the Code which are to govern their future investigations and actions and then the charge upon matters demanding immediate attention was given. With the brief charge above given the court disposed of the School Board scandal. The attention of the jury was then called to the fact that in next November a public election was to be held. Judge Daingerfield informed the body that crimes against the ballot-box would doubtless be attempted, and he charged the members to be prepared to indict that all such criminals might be punished for their offenses.

The Grand Jury then retired to its rooms and the work of organization was taken up. W. S. Gage was appointed secretary, after which the matter of selecting an official stenographer occupied the jury. Owing to the efficient manner in which she has conducted the work in the past and her superior knowledge of Grand Jury matters, Miss Clara Stockton, who has occupied the position of official stenographer for some time past, was unanimously appointed.

The jury then adjourned, but to-day it will meet and in obedience to the charge given by Judge Daingerfield will commence the investigation into the charges of bribery that have centered upon Dr. H. E. Gedge of the Board of Education.

FASTING AND PRAYER MARK YOM KIPPUR'S SOLEMN ATONEMENT

Honored Five Thousand Years.

IMPRESSIVE SERVICES IN THE JEWISH SYNAGOGUES.

YOM KIPPUR, the Jewish day of atonement, began last night at sundown and will continue for twenty-four hours. At 6 o'clock to-night the blast of the shofars in the synagogues will signal the end of the rigid fast which all Jews are commanded to observe during this period of expiation and humility. Then will the houses of worship be deserted and the hungry mortals, who have been doing penance before God for their sins, will repair to their homes and feast with a clear conscience and a healthy appetite.

Yom Kippur is the only fast day ordained by Moses and, although additional fast days have been added from time to time by the modern Jews, they have not succeeded in displacing Yom Kippur from its pre-eminent position. It has been observed yearly for more than five thousand years by the Jews, Pharisees and Karites alike, with a steadfast faith that neither persecution nor prosperity has had the power to break. It is the one day in the year when all Jews may have their sins forgiven if they are truly repentant, and it is the day when all Jews are expected to extend the forgiving hand to their enemies. It is, as the name implies, the day when man prostrates himself before God in an attitude of supplication, confessing his shortcomings and praying for forgiveness—a forgiveness that will be forthcoming if the applicant is sincerely penitent.

In preparation for the fast, the Jews of San Francisco yesterday entertained and feasted one another. Just before sundown they sat down to a substantial meal, which is to last them until after the final blast of the shofar to-night. No food or drink must pass their lips during the intervening twenty-four hours, while business and labor of every description are forbidden.

The services in the synagogues began at 6 o'clock last night, consisting of addresses by the officiating Rabbis and special musical programmes. In the Fraternity Hall of B'nai B'rith building services were conducted by Rabbi H. J. Abraham of the Sepharim congregation, composed of orthodox Jews from countries of the Orient, who came to San Francisco during the Midwinter Fair and concluded to make their homes in California. The ritual, while not differing materially from that used by the Rabbis of the strictly local, or American, congregations, still had a touch of the far East that lent to it a peculiar charm. In the strictly orthodox Jewish synagogues located south of Market street the olden ritual was also closely adhered to.

Rabbi Voorsanger officiated at the Temple Emanu-El and a special musical programme prepared by Cantor E. J. Stark and Organist W. I. Sabin was rendered with pleasing effect. At Sherith Israel on Taylor street Rabbi Nieto delivered an address on "Is the Goal in Sight?" and music was rendered by an augmented choir and an orchestra of stringed instruments. Rabbi Meyers officiated at Bush-street Temple and Rabbi Levy at Beth Israel. At the latter place a special musical programme was prepared and rendered under the direction of Cantor Joseph Rabinowitz and Organist H. J. Stewart.

Services in the synagogues will be resumed this morning at 10 o'clock and will continue until sundown. The morning services will consist principally of sermons by the Rabbis and in the afternoon memorial exercises for the repose of the dead will be held. At intervals during the day the shofar will be sounded and as the sun disappears again beneath the horizon the most rigid and most strictly observed fast in the Jewish calendar and the one that practically marks the close of the Jewish new year's observances will have ended.

The Geary Street Synagogue was crowded last evening. The Jewish soldiers in the city, of whom there are a large number, were present, and Rev. M. S. Levy, the rabbi, in his address spoke of them and extended them a welcome. He also announced that the young ladies of the congregation would entertain the soldiers this evening and said that he was proud of them for doing so. In the beginning of his address Rev. Dr. Levy explained the significance of the Day of Atonement and inculcated the lessons to be derived. Men, he said, might be forgiven for sins against God by reason of the Day of Atonement, but to be forgiven for their sins against men they must atone by their acts—by a long series of acts. After enforcing the lessons he would teach, the speaker took up the subject of the patriotism of the Jews. All nations acknowledged the great influence the Jews have had upon civilization and their great work for morality and religion. But when the patriotism of the Jew was mentioned many shrugged their shoulders. The Jew should assert himself. He had been misunderstood long enough. His patriotism was of the highest order. The tablets of Egypt, Assyria, Phoenicia, Babylon, Rome and Greece told of his patriotism; of his heroic struggles to preserve national existence. No other people had given such proofs of patriotism as the Jews. In the terrors of the Coliseum, at thousands of pyres, the Jew had asserted his religion and his nationality.

Then Dr. Levy spoke of the Jewish patriots of the present time. A few days ago a regiment from New York arrived in the city and a large percentage of the members of that regiment were Jews. They had expressed regret to him that they had been unable to celebrate the New Year. They had wished to be in the synagogue to observe Yom Kippur, and they were present. They would go abroad and would bear arms side by side with those of other faiths. The loyalty that they had for their religion indicated the patriotism that they would display for their native land and its flag. While there have been many courts-martial since the war began, he was pleased to say that not one had been held on account of a Jew.

Dr. Levy personally addressed the soldiers present. God only knew what would befall them within the next year. They were away from home and parents and were going to a land far away. God be with them. Dr. Levy made his remarks to the soldiers with a show of deep feeling.

The music during the services was of a high order. Professor H. J. Stewart was at the organ. The cantor was J. Rabinowitz. The choir consisted of eight singers.

ATTACKED THE MATE.

Disgruntled Sailor Makes a Commotion on Board the Dauntless.

Charles Jacobson, a sailor on the Dauntless, was arrested by Officers Mackey and Callahan yesterday evening on the complaint of F. H. Cruthers, pilot of the vessel, and charged with assault with a deadly weapon at the Harbor police station. It is alleged that Jacobson, who has been on the Dauntless for several weeks, wanted to draw his wages yesterday, and that upon being refused he drew a screwdriver, the blade of which had been sharpened, and made a savage attack upon the mate of the ship. The blade cut a large gash in the mate's side.

Trade With the Orient.

A large shipment of household furniture consigned to Woochung, in the province of Hoo Pei, almost the geographical center of China, was sent on board the Nippon Maru by the Pattosien Company of San Francisco pursuant to order received from the Orient.

Missionaries Safe.

PARIS, Sept. 13.—News received to-day from Tripoli indicates there is no foundation for the reported annihilation of the Furneau-Ramy mission in the Sahara.

TOO MANY DISAPPOINTED.

So many having requested us to hold our stock for them a few days at $1, we have decided to extend the time to all.

Applications received up to 10 p. m. of Saturday, September 16th, will get in at $1 per share. Price then advances 40 cents per share every 10 days thereafter until par, $5 per share, is reached. This is the last opportunity offered to get in on the ground floor.

PROSPECTUS FREE.

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414 ADAMS BUILDING,
206 KEARNY STREET,
SAN FRANCISCO.
OPEN EVENINGS.

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OF RESPONSIBLE HOUSES.
Catalogues and Price Lists Mailed on Application.

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THE SAN FRANCISCO NEWS COMPANY 342 to 350 Geary Street, Above Powell. PERIODICALS, BOOKS AND STATIONERY.

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J. C. WILSON & CO., 900 Battery Street. Telephone Main 1584.

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JOSEPH FOX, Supt. H. BLYTH, Mgr. C. W. SMITH, Ship Plumbing, Steamboat and Ship Work a Specialty, 16 and 18 Washington st. Telephone Main 5641.

FRESH AND SALT MEATS.
JAS. BOYES & CO., Shipping Butchers, 104 Clay, Tel. Main 1294.

FURS.
J. N. LOFSTAD, 14 Kearny st., upstairs. Latest styles, lowest prices, remodeling.

IRON FOUNDERS.
WESTERN FOUNDRY, Morton & Hedley, Props., 234 Fremont st. Castings of Every Description Made to Order. Tel. Black 1505.

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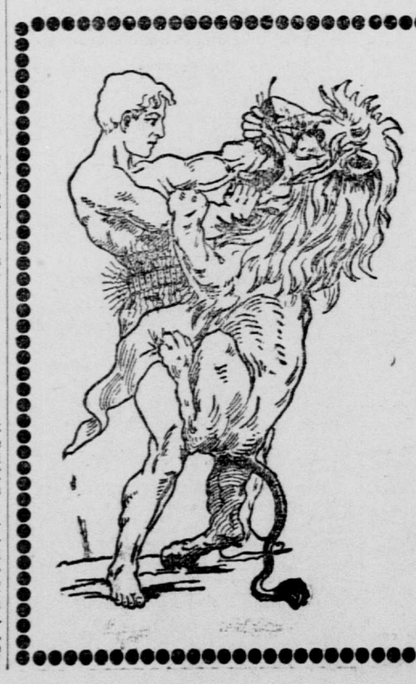
Telegraphic Codes PARTRIDGE 306 California street.

WHITE ASH STEAM COAL, MINED BY the BLACK DIAMOND COAL MINING CO., at its GREEN RIVER COLLIERIES, is the Best Coal in the Market. Office and Yards—450 Main street.



STRENGTH FOR MEN.

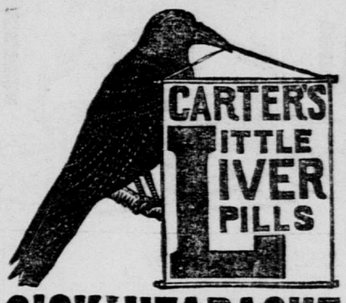
The boy develops into the man, strong or weak, according to his habits. I have made a life-long study of weak men. For thirty years I have used Electricity in the treatment of all results of indiscretion and excesses. I apply it by means of my invention, the Dr. Sanden Electric Belt, now used throughout the world. It is a great home self-treatment, a natural cure.

NO DRUGS.

Over 6000 men, young and old, restored to strength during 1898. Write for free book, which explains all, sent in plain, sealed envelope, or drop in and consult me free of charge.

DR. T. A. SANDEN, 18 THIRD STREET, San Francisco, Cal.
Office Hours—9 to 6; Sundays, 11 to 1.

ADVERTISEMENTS.



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Positively cured by these Little Pills.

They also relieve Distress from Dyspepsia, Indigestion and Too Hearty Eating. A perfect remedy for Dizziness, Nausea, Drowsiness, Bad Taste in the Mouth, Coated Tongue Pain in the Side, TORPID LIVER. They Regulate the Bowels. Purely Vegetable.

Small Pill. Small Dose. Small Price.

100 Pieces of All-Wool Material JUST RECEIVED

Come in and pick out a nice piece of these goods for your next suit. We make you an *All-Wool Suit* for

$15.50

That is equal to any $25 suit made by other tailors.

Pants, all wool, $4.50

Joe Poheim The Tailor

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For Disordered Stomach and Indigestion

Its value has been testified to by thousands.

So-called Vichy in Syphons IS NOT VICHY.

Get the Genuine.

Your physician will recommend it.

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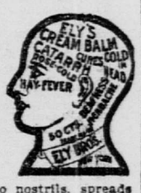

I suffered from catarrh of the worst kind ever since a boy, and I never hoped for cure, but Ely's Cream Balm seems to do even that. Many acquaintances have used it with excellent results.—Oscar Ostrum, 45 Warren Avenue, Chicago, Ill.

Cream Balm is placed into nostrils, spreads over the membrane and is absorbed. Relief is immediate and a cure follows. It is not drying—does not produce sneezing. Large size, 50c; at druggists or by mail; trial size, 10c, by mail.

ELY BROTHERS, 56 Warren street, New York.

Dr. R. L. Walsh,
815¾ GEARY ST., bet. Hyde and Larkin.
Painless Extraction.....50c
Crowns.....$2.00
Flesh-colored Plates.....$5.00

Continuous Gum Plates (no bad joints) our specialty. Have received TEN first prizes for this branch of dentistry. No students. 16 years' experience.

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The Largest Anatomical Museum in the World. Weaknesses or any contracted disease positively cured by the oldest Specialist on the Coast. Est. 36 years.

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SHOULD USE DAMIANA BITTERS, THE great Mexican remedy; gives health and strength to sexual organs. Depot, 323 Market.

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EVERY AFTERNOON AND EVENING.

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TO-NIGHT—AMATEUR NIGHT.

FAT LADIES' TUG-OF-WAR

AND FIRST TIME OF

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...ONLY FOUR MORE NIGHTS...
MATINEE SATURDAY AND SUNDAY.
The Best Drama in Years,

THE WAGES OF SIN.

PRICES.....15c, 25c, 35c, 50c.

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TOO MUCH JOHNSON!
Gillette's Comedy Triumph.

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CRAWFORD SISTERS.
HUNGARIAN BOYS' MILITARY BAND.
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ARNOLD GRAZIER AND LA PETITE HAZEL.
AMERICAN BIOGRAPH.
Reserved seats, 25c; Balcony, 10c; Opera Chairs and Box Seats, 50c.
Matinees Wednesday, Saturday and Sunday.

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TELEPHONE MAIN 632.
A NIGHT OF LAUGHTER.
—ALL THE WEEK—
Von Suppe's Delightful Comic Opera,

"FATINITZA."

NEXT WEEK—Offenbach's Famous Comic Opera, "THE DRUM MAJOR'S DAUGHTER."
USUAL POPULAR PRICES—
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At Saturday Matinee Best Reserved Seat, 25c.
Branch Ticket Office, Emporium.

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THIS WEEK'S DEMAND FOR
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"OTHELLO."
"OTHELLO" Repeated Saturday Matinee and Sunday Night.
The Superb Production of
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POPULAR PRICES.....25 and 50 cents
Telephone for Seats, Bush 9.

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SUTRO BATHS.
OPEN NIGHTS!
OPEN DAILY FROM 7 A. M. TO 11 P. M.
BATHING FROM 7 A. M. TO 10:30 P. M.
ADMISSION, 10c; CHILDREN, 5c.
Bathing, including admission, 25; Children, 20c.

UNITED STATES BRANCH.

STATEMENT

—OF THE—

CONDITION AND AFFAIRS

—OF THE—

SUN

INSURANCE OFFICE

OF LONDON, ENGLAND, ON THE 31ST day of December, A. D. 1898, 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	

ASSETS.

Real Estate owned by Company	$250,000 00
Loans on Bonds and Mortgages	188,000 00
Cash Market Value of all Stocks and Bonds owned by Company	1,814,265 00
Amount of Loans secured by pledge of Bonds, Stocks and other marketable securities as collateral	
Cash in Company's Office	472 51
Cash in Banks	170,952 85
Interest due and accrued on all Stocks and Loans	23,137 12
Interest due and accrued on Bonds and Mortgages	1,850 83
Premiums in due Course of Collection	274,884 19
Bills receivable, not Matured, taken for Fire and Marine Risks	
Rents due and accrued	1,429 17
Due from other Companies for Reinsurance on losses already paid	
Total assets	$2,724,971 67

LIABILITIES.

Losses adjusted and unpaid	$18,994 43
Losses in process of Adjustment or in Suspense	177,353 57
Losses resisted, including expenses	10,400 00
Gross premiums on Fire Risks running one year or less, $961,523 12; re-insurance 50 per cent	480,761 56
Gross premiums on Fire Risks running more than one year, $1,648,119 27; re-insurance pro rata	898,544 53
Gross premiums on Marine and Inland Navigation Risks, $.....; re-insurance 100 per cent	
Gross Premiums on Marine Time Risks, $.....; re-insurance 50 per cent	
Due and accrued for salaries, rent, etc	1,318 87
All other demands against the Company	66,962 33
Total liabilities	$1,649,334 98

INCOME.

Net Cash actually received for Fire premiums	$1,579,258 15
Net Cash actually received for Marine premiums	
Received for interest on Bonds and Mortgages	9,080 00
Received for interest and dividends on Bonds, Stocks, Loans and from all other sources	79,882 88
Received for rents	10,042 40
Total income	$1,678,263 43

EXPENDITURES.

Net amount paid for Fire Losses (including $148,440 25, losses of previous years)	$904,642 44
Net amount paid for Marine Losses (including $....., losses of previous years)	
Dividends to Stockholders	
Paid or allowed for Commission or Brokerage	342,594 18
Paid for Salaries, Fees and other charges for officers, clerks, etc	96,544 10
Paid for State, National and local taxes	41,127 24
All other payments and expenditures	121,103 36
Total expenditures	$1,506,010 94
Losses incurred during the year	$951,310 99

Risks and Premiums.	Fire Risks.	Premiums.
Net amount of Risks written during the year	$223,051,762	$1,954,133 00
Net amount of Risks expired during the year	222,386,701	2,124,513 75
Net amount in force December 31, 1898	306,707,991	2,609,642 39

J. J. GUILE, United States Manager.
Subscribed and sworn to before me this 24th day of January, 1899.
EDWIN F. COREY,
Commissioner for California in New York.

J. B. F. DAVIS & SON,
General Agents Pacific Department,
OFFICE - - - - 243-245 SANSOME STREET,
SAN FRANCISCO, CAL.
Telephone Main 5968.
LESLIE A. WRIGHT,
Assistant General Agent.