

Transatlantic Policy Holders Prepared to Battle in the Courts of Germany.

Say the Plea, "Act of God," Will Not Stand.

GET TOGETHER TODAY

THE declaration by the directors of the Transatlantic Fire Insurance Company of Hamburg that it is not liable for its \$5,000,000 San Francisco loss because of the "act of God" clause on the back of its policies has brought about a determination on the part of the assured to fight for their rights and money in the courts of Germany.

Reinsurers Have No Licenses in State.

SIXTY-FIVE IN LIST

Great Plan Perfected by Policy-Holders for Common Good.

Continued from Page 1, Column 1.

The campaign for better conditions relating to insurance in San Francisco. To make the struggle every bank in San Francisco and practically all the large aggregations of capital outside of the banks are pledged. The Clearing-house Association and the savings banks, collectively, have acted affirmatively on the proposition, after calm deliberation.

Every commercial organization in San Francisco has formally put itself on record in favor of carrying out the aims of the Policy-Holders' League and every one of them is represented, as are also the commercial and savings banks, on the board of trustees.

The second article of the by-laws declares that the purposes of the League are "to promote prompt and equitable adjustment of fire losses and to represent and protect the policy-holders in every way."

No more important work for the welfare of San Francisco than that about to be essayed by the league has ever been undertaken. Hundreds of millions of dollars' worth of property have been destroyed by fire. In the adjustment of losses great obstacles have every one of them been removed.

The difficulties are recognized to be great, but are not considered to be insuperable. These are the organizations that are co-operating as the Policy-Holders' League.

Merchants' Association. Chamber of Commerce of San Francisco. San Francisco Board of Trade. Manufacturers' and Producers' Association. San Francisco Clearing-house Association. Associated Savings Banks of San Francisco.

SEEK INSURANCE REFORM.

While the leading aim of the league is to deal with insurance companies at this time there are other purposes of large importance in view. These include co-operation to secure protection against fire, the adoption of good insurance laws and the establishment of a uniform fire insurance policy form for use in California.

Every holder of a fire insurance policy in San Francisco is eligible to membership in the league, subject to the approval of the trustees. This provision extends an invitation to all the people who are in the city.

A scale is fixed to provide for the raising of funds to carry on the work of the league. A deposit of one per cent of the face value of policies is to be made by the insured, the minimum deposit to be \$5.

Provision is made also for the collection of policies. The cost of litigation is limited to 5 per cent, except by consent of a majority of the amount of insurance represented.

BY-LAWS ADOPTED.

Permanent organization is arranged for in the by-laws that have been adopted. The president, vice president and treasurer will serve without compensation. The by-laws in full are as follows:

1. Name—This association shall be known as the Policy-Holders' League of San Francisco.

2. Purpose—To promote prompt and equitable adjustment and payment of fire losses and to represent and protect the interests of policy-holders in every way.

3. Membership—Any holder of a fire insurance policy in the city and county of San Francisco shall be eligible to membership subject to the approval of the governing body of the league.

Members are entitled to such information concerning insurance matters as the board of trustees may be able to furnish.

Applications for membership shall be accompanied by a list of such unpaid policies as the applicant may choose covering losses incurred in the fire of April 18, 19 and 20, 1906, with the names of the respective companies, the amounts of the same, together with a deposit, or its equivalent, of 1 per cent of the face value of such policies. Said deposit in no event to be less than five dollars. In the event that the applications for membership fail to reach within thirty days an aggregate of policies representing an amount satisfactory to the board of trustees, all deposits shall be returned.

PROVISION FOR FUND.

The deposit of 1 per cent made on policies as above provided for, or which claims in full as adjusted, or which cannot immediately be induced to do so, as provided above, shall be retained

MORE than sixty fire reinsurers and companies that are not entitled to do business in California have been discovered among those to whom the companies that are authorized to be in this State are looking for reinsurance money. Possibly the number may be found to be even higher. The enormous proportions of the reinsurance proposition in relation to the San Francisco fire and the attitude of scores of reinsurers toward the league to cover all its expenses except for litigation as provided below. Any surplus remaining in the hands of this league, when all claims for insurance have been finally adjusted, shall be returned pro rata to those who contributed it after the league has paid all its liabilities and terminated its existence.

4. Separate Organizations—When the board of trustees has become satisfied that the insurance companies are not to pay in full, or if it refuses on legal, technical or other grounds to do so, the board shall at once select a financial institution, either person or persons to which the policy-holders of such insurance company shall, when such course is necessary, transfer or assign their policies and the board of trustees shall then proceed to take the necessary steps to collect the same.

ADVISORY COMMITTEE.

5. Advisory Committee—In all cases where policies are assigned, an advisory committee of five may be appointed by such policy-holders from their own number to confer with the board of trustees of this league.

6. Litigation—Any legal steps which, in the judgment of the board of trustees, are general benefit to the policy-holders of any particular company or companies shall have the cost thereof prorated among the policy-holders of said company or companies, but in no case shall such cost of litigation exceed 5 per cent, except by consent of a majority of the amount of insurance represented in that company.

7. Withdrawal of Policies—Members who have subscribed to the league may at any time withdraw any of their policies, the league retaining the 1 per cent subscribed in payment of the same. When litigation has been begun, members may withdraw policies by paying, in addition to the amount of their pro rata of whatever costs may have been incurred for legal expenses on said suits to that date, as above provided.

GOVERNING BOARD.

8. Trustees—The governing body of the league shall be a board of trustees, consisting of not more than twenty-five members. Said board shall be composed of two representatives from each of the following commercial organizations: The Merchants' Association of San Francisco, the San Francisco Board of Trade, the Chamber of Commerce of San Francisco, the Manufacturers' and Producers' Association of California, the San Francisco Clearing-house Association and the Manufacturers' and Producers' Association of San Francisco.

The ten trustees representing the commercial organizations shall be elected at large, which trustees at large may be appointed from time to time.

The ten trustees representing the commercial organizations shall be appointed by the presidents of their respective organizations. The trustees at large shall be elected at the annual meeting of the league, and their successors shall be elected at the same time.

9. Officers—The board of trustees shall annually elect a president, a vice president and a treasurer, who shall serve without compensation for one year, or until their successors are elected. The board may employ a secretary and such other employees as may be necessary to conduct the work of the league, and may fix their compensation.

DATE OF MEETINGS.

10. Funds—No disbursements of the funds of the league shall be made except upon vouchers approved by an auditing committee of the board of trustees and signed by the president.

Meetings of the board of trustees shall be held at least once each month, to be called in such manner as the board may determine.

The annual meeting of the league shall be held in the month of January each year, and special meetings may be called by the board of trustees at any time.

11. Amendments to by-laws—These by-laws may be amended by the board of trustees at any regular or special meeting, provided that a copy of the proposed amendments is furnished to each of the trustees three days before each meeting.

Said amendments shall be submitted to the next regular meeting of members, or to a special meeting called for that purpose, for confirmation or amendment.

The league will be ready to receive applications for membership as soon as the necessary blanks can be prepared. Permanent quarters will later be provided for the organization. Lander A. Redman, a specialist in insurance law, will act as attorney for the league.

Brigadier General Miles Ordered to Manila.

CALL BUREAU, POST BUILDING, WASHINGTON, Aug. 2.—Brigadier General Albert L. Miles, commander of the United States Military Academy, was formally ordered today by the War Department to proceed to the Philippine Islands, where he will relieve Brigadier General Winfield S. Edgerly in the command of Fort McKinley, General Edgerly is ordered to San Francisco, where he is to report to the department for further orders.

Captain Cornelius C. Smith, Fourteenth Cavalry, is relieved from duty at Jefferson Barracks, Missouri, and will proceed to Manila and report to the commanding general for duty. Leave of absence for one month is granted Captain Peter Murray, Eighteenth Infantry, to take effect upon his relief from duty in connection with the relief work in San Francisco.

The leave of absence granted First Lieutenant Marcus Conell, Philippine Scouts, Philippines Division, is extended two months.

ward the San Francisco policy-holders point out the great significance of the present discovery.

Forty-seven New York State companies that were interested in risks in San Francisco in the burned portion of this city claim that \$10,834,000 is due them for reinsurance. Eighty-four of the fire insurance companies in America that are losers by San Francisco's fire have reported that they have reinsurance due to them from other companies amounting to \$22,130,000.

Thirty-two foreign insurance companies have likewise reported that they have \$32,281,000 due them. Altogether, the figures show that \$55,000,000 of reinsurance is claimed against the gross amount of insurance carried in San Francisco by all these companies, which was \$22,220,000 in round figures. More than one-fourth of the entire insurance due thus rests for payment on expected reinsurance money from a multitude of companies.

SUBTERFUGE OF WELCHERS.

Welching insurance companies are hiding behind the claim that they cannot get their reinsurance money from the reinsurers, and that, therefore, they are unable to pay claims in full in San Francisco, and thus the lack of reinsurance money warrants them in scaling policies down largely in making settlements. Square companies are making less pretense about the failure of reinsurers to pay.

The Supreme Courts of several American States have held that the insured has no claim upon the reinsurance money. Statutes to that effect are found in the law books of California, Massachusetts, New York, Pennsylvania and other States. The insurance company always have a claim on the reinsurance. To get their money they may have to sue the reinsurers.

Until the end of a test suit not one of the direct insurers can tell what amount of reinsurance money it can get. No suits are reported to have been instituted by any direct insurer against any reinsuring company on account of the San Francisco fire. No attempt has been made to collect reinsurance by process of law, in other words.

Letters in which liability is denied for reinsurance on account of earthquake clauses or for any other alleged cause have been published in the San Francisco newspapers. Their effect has been to make certain persons accept less money in settlement of their policies of insurance than they might otherwise have taken.

ANOTHER SCHEME TO DEFRAUD.

In view of the facts in the case and the discoveries that have been made since some statistics were submitted, it is not improbable that some of the letters about reinsurance have been written for the purpose of giving welching direct insurance companies chances to set up the plea that they were unable to get their reinsurance money, and also enable them to reserve the reinsurance to themselves, to be collected for the benefit of stockholders after the policy-holders have been settled with and have signed off their claims.

The fact that sixty-five reinsurers do business in California are looked to by the direct insurers for reinsurance money amounting to millions of dollars has been made clear by some statistics recently reported by the Insurance Department of the State of New York.

For the \$55,000,000 in reinsurance there are 163 companies. There are but 118 fire insurance companies authorized to do business in California. The difference between 118 and 163 companies is 45. The enumeration by the New York Insurance Department does not take in the twenty or more German reinsurers companies that recently were in a threat against direct insurers that should venture to disregard earthquake clauses in settling with policy-holders.

Fill Out Call's Coupon and Protect Your Land

Title Editor of The Call:

I have property, or a mortgage on property, located as follows:

Name _____
Address _____
San Francisco, Cal., 1906

SINCE the opening day for the filing of suits for the restoration of titles under the McEnerney act, ninety-one persons have protected their property by beginning title establishing actions. A majority of these suits have included more than one piece of property. While the Supreme Court has not decided the test case that was referred to it some time ago, it is the opinion of attorneys that the proceeding by which notice is given by publication is entirely legal. All the city and county title records being burned, an opportunity is given

disonest persons to lay claim to land to which they have no right. They will hope to escape a defense by lack of knowledge on the part of the real owner.

The Call offers protection against any such possibility. For the benefit of the people there has been organized by The Call what is known as the title protecting bureau. This bureau maintains a staff of experienced men, whose duty it is to watch the suits that are filed and note the property in question. File with the title editor of The Call the accompanying coupon, properly filled out, and you will be notified if an action is commenced against any of your holdings.

Want Car Service Restored.

Theodore Bacigalupi, president of the North Beach Improvement Club, yesterday petitioned the Board of Supervisors to allow the restoration of the street car service on Union street and Montgomery avenue. The petition states that the delay is operating to depreciate the value of real estate on North Beach and a hearing is asked on the matter.

BEATEN BY FRIEND.

Thomas Burns, a laborer, was found unconscious on the sidewalk near the Jail of Records this morning, with several deep wounds on his head. He was taken to the Receiving Hospital, where his wounds were treated by Dr. Keefe, and when he recovered he was taken home with a friend, who struck him on the head with a club.

SEEK PUBLIC OFFICE.

Alameda, Aug. 2.—Elmer E. Johnson, a deputy clerk in the municipal office, and Henry T. Morris will seek the Republican nomination for justice of the peace in the race for the office of justice of the peace and Charles V. Drolla, have been entered by their friends in the race for township judge.

PLACE YOUR FIRE INSURANCE

DELEVAN B. BOWLEY

233 SANCHEZ ST., bet. Sixteenth and Market
In the London, Liverpool and Globe; Firemen's Fund Insurance Corporation; Aetna Insurance Company of Hartford, or any other earthquake proof, fireproof, board company. Our policies are warranted not to shrink.
TELEPHONE, SPECIAL 961

BUSINESS DIRECTORY OF SAN FRANCISCO FIRMS.

- CHARLES ADAMS—Tailor, 430 Haight st., nr. Fillmore.
- ALDIS CHALMERS CO., S. F. office, 632 Mission st., Tel. Temporary 91. Gate's Crushers, Electrical Machinery.
- ALPHA DINING-ROOMS, 1771 Geary st., nr. Fillmore, S. F., surpassing food, popular prices, quick service. Successors to Victor Restaurant, 972 Broadway, Oakland.
- AMERICAN TYPE FOUNDERS CO., offices and stores 405 Eighth st., Oakland, and 418 Jackson st., San Francisco, Cal.; warehouses, San Francisco and Oakland.
- C. J. AUGER, Watchmaker and Jeweler, 1760 Market st., cor. of Van Ness ave.
- BARBER ASPHALT PAVING COMPANY, THE—879 Turk st., S. F.
- BASS-HUETER PAINT CO.—Paints, oils; Hueter's varnishes. 2322 Howard.
- BROWN, A. C., high class silk embroidery to order. Ladies' suits a specialty. Singer store Wheeler & Wilson and Singer sewing machines, needles, oil, etc. 351 McAllister st., bet. Larkin and Polk.
- BROWNIE HARDWARE AND STOVE CO.—Golden Gate ave., nr. Polk st.
- BUANOFF, R. Mfg. Jeweler and diamond setter. 1711 Broadway st.
- CALIFORNIA OPTICAL CO., 2109 Fillmore st., near California. Factory on premises—now in full operation.
- CALIFORNIA ART GLASS WORKS, 383 Howard st., bet. Fifth and Sixth.
- CALIFORNIA SAW WORKS, Brannan st. between Sixth and Seventh.
- CARY SAFE CO., Richardson Bros. General agents. 131 Fifth st.
- CLANCY, FRANK J., Tailor and Draper, 480 Haight st., near Fillmore.
- CLARK-GANDION TRUSS CO. of Phelan bldg., now 1220 G. G. ave., trusses, belts.
- C. G. CLINCH & CO., formerly 9 Front st. Temporary office 2310 Buchanan.
- COMPRESSED AIR MACHINERY CO., are now located on Geary and Mission and First & Second. Tel. Temporary 1061.
- CONKLE BROS., Carpet cleaning. 1519 Scott st. Tel. West 5601.
- H. N. COOK BELTING CO., 317-319 Howard st. Tel. Temporary 452.
- CURTZ, BENJ. & SON—Open for business. 1252 1/2 Market st.
- DOUBLE WINDLER GASOLINE ENGINES—Prompt delivery. 1336 Haight st., Oakland.
- GANTNER & MATTERN CO., Laguna and Grove sts.—Knit goods; mills running. Orders promptly filled.
- GILMAN, C. H., Insurance Broker—Fires and Trusses—2105 Pine st. with American Central and St. Paul and other good companies. Residence, 248 La St., cor. 4th ave., S. F. Office, 1919 Sutter st.
- GOODYEAR RUBBER CO., 218-220 Spear. Tel. Temporary 1733.
- GUMP, S. & G., cor. at 1224 Geary until further notice.
- HILMER, FRED L. CO.—Dairy products. 26-23 Clay st., nr. East.
- HIND, W. G., Architect, formerly Starr King bldg.; at 1745 Geary st.
- JOHN DRUG STORE, Surgical Insts., Batteries and Trusses—2105 Pine st.
- JUNGLUT, LUGUST COMPANY—Billiard and Pool tables. 833 Fillmore.
- KING KEYSTONE OIL CO.—Now located permanently 22 Clay st. Formerly 206 California st. and Jackson st. Bulkhead. All grades of lubricating oils for marine and stationary work. Asphaltum, lubricating greases, axle grease.
- KELLY'S STABLES, Pine & Franklin. Carriages and Coupes. Tel. West 1991.
- KENT THOS. E., Shirt Maker, now at 832 Oak st., Oakland. Phone Oakland 3833; new line of shirts arrived.
- KEYSTONE TYPE FOUNDRY, 304 Telegraph ave., Oakland. Phone Oakland 7476. S. F. office, 1447 Ellis st., bet. Webster & Buchanan. Tel. West 4125.
- KNOWLES, EDW., CO. Printers. 716 Broadway st., near McAllister.
- LEIBOLD HARNESS & CARRIAGE CO., 525 Mission st., Tel. Temporary 91. Robes, whips. 121 Golden Gate ave.
- LUNDY'S Jewelry Store, now at 947 Stanyan, will be at 788 Market Aug. 1.
- MCDUGALL BROS., Architects. 721 Divisadero st. Phone West 5532.
- MONTAGUE, W. W. & CO., Stoves, Refrigerators, Housefurnishing Goods. Turk and Folk streets.
- E. H. MORGAN, Carriage, automobile trimming, buggy tops. 2741 Mission.
- OLIVER STANDARD VISIBLE TYPE WRITER—Fred W. Vaughan & Co., Pacific Coast dealers. 907 Fillmore st., San Francisco. Tel. Park 791.
- OLSEN & LUTTERKORT, Tailors now at 2456 Market, formerly Phelan bldg.
- PACIFIC BUTCHER SUPPLY CO., 315-319 Bryant st., bet. 1st and 2d.
- PALACE HARDWARE CO., 456-458 Golden Gate ave., near Polk st.
- PATRICK & CO.—Rubber Stamps. 1543 Pine st. Phone West 1168.
- PAUL SEILER ELECTRICAL WORKS, 845 Octavia; supplies, construction.
- PELTON, JOHN COTTER, architect. 1747 Geary st., Atlas bldg., July 1.
- PHOTOGRAPHS made by R. J. WALTERS & CO., Commercial Photographers, 1946 California st.
- PORCHER, J., Hats. 715-717 Golden Gate ave., near Franklin st.
- POTTER, T. B., REALTY CO., formerly Farrott bldg. New address, 1017 Steiner st., cor. Golden Gate ave.
- REID BROS., Architects, 3325 Gough st. Tel. West 2091.
- ROUSSEAU, CHAS. J., Architect and Structural Engineer, office 830 Stanyan st., San Francisco.
- ROUSSEAU & SON, Architects. 2200 Pine st., corner Webster, S. F.
- SCHLOSS CROCKERY CO., crockery, glassware, galvanized ware, stoves, plumbing, plumbing supplies. Permanent location 271 Fifth st., corner Clara.
- SONNTAG'S Patent Agency. 733 Clayton, Masonic ave. cars. Tel. Park 853.
- JOHN SROUPE & CO., Importers wines, liquors, etc. 1017 Market, Market or Mission cars, via Ellis, pass door.
- SCHMIDT, JOHANN—Bags, Burlap, Twine, etc. 119-121 Drumm st.
- STEIN, "Your Painter." Signs. 3052 Sacramento st.
- TAKEMURA BROS., wholesale dealers and manufacturers of Japanese goods. 452 Post st.
- "THE LOOSE-LEAF HOUSE." (Ask your bookskeeper.) 1532 Webster st., near Post.
- TURNER, J. S., cotton duck, wall burlaps. Tel. Temporary 239 1/2 Mission st.
- VALVOLINE OIL CO., 157 Townsend st., San Francisco. Tel. Temporary 221.
- VARNER & GREEN, office and yards, 15th st. between Valencia & Mission.
- WERTSCH, WM., carriage and wagon factory. 24 Page st., cor. 192 Q.
- "WESTINGHOUSE" ELECTRIC & MFG. CO., main office northeast corner of Second and Howard sts., San Francisco.
- THE WHITAKER & RAY CO. has a full stock of all Stationery, School Furniture and Supplies. Office, Chairs and Church Furniture. Wholesale and retail. Thirty-sixth and San Pablo, Oakland. Phone Oakland 876. San Francisco salesroom ready soon.
- O. F. WILEY & CO.—Carriages, business wagons, etc. 19 Fell st.
- JOHN A. WOLF, 107 Market st. The first tailor to open on Market st.
- YAWMAN & ERBE MFG. CO.—Office and warehouse, 24 Oak st., S. F. Oakland sales office, 207 Bacon block.
- ZELLERBACH & SONS, Paper. 405 Jackson st., San Francisco; 514 11th st., Oakland; 54 1st st., Portland, Or.; 113 N. Los Angeles st., Los Angeles; 114 K st., Sacramento.

BOARD OF HEALTH CLOSES THREE.

The Board of Health adopted resolutions yesterday declaring three of the soup kitchens unsanitary and a menace to public health and ordered their closing. The three are at Harbor View, one at the corner of Nineteenth and Dolores streets and one on Carolina street, between Sixteenth and Seventeenth, known as the Nieto kitchen.

On the closing of the kitchens," said Dr. Ward, "was intended as a distinct warning to the relief corporation that the rules of sanitation must be complied with. We want to advance the interests of the camps, but we must stand between the public and exposure to disease. If these kitchens are not put into sanitary condition they must be closed. We are threatened with an epidemic of typhoid. The water has been analyzed and found pure. It is not a water epidemic, but has come in the wake of the establishing of the kitchens. There the flies come in contact with the food and the disease is in this way introduced."

The Board of Health has power they are closed. Those who maintain them, if they are kept open, must answer for the typhoid cases that have developed in the neighborhoods of these kitchens."

Dr. Ward backs his contentions that the kitchens are unsanitary with photographs showing the filthy conditions existing at the kitchens. One picture shows milk can and a garbage can on the same bench; another shows soup buckets at the entrance of a kitchen; and another is of a screened kitchen with its door wide open, admitting swarms of flies.

"The condition is not serious merely because there are a few cases of typhoid in the city," went on Dr. Ward, "but the conditions are such that the means to meet them. But at present we have not the means; we have only six inspectors, for example, to cover the whole city. The board has made application for twenty-six more. We are without laboratories and without the men or the funds with which to meet conditions. That is what makes the situation serious."

The board in considering the situation, had called in a counsel the best ability in the city. On Tuesday night Dr. Alonzo Taylor, Dr. Terry, Dr. Langley Porter, Dr. Gunn, Dr. Frankelmer and Dr. Galloway met with the Health Commissioners on the Board of Health, discussing the conditions. It was decided that unless proper precautionary measures are at once taken the situation is serious. It was at this meeting that the closing of the three soup kitchens was decided to be necessary. At yesterday's meeting of the board a resolution was adopted extending an invitation to Drs. Heckenburger, Terry, Ryckoff, Alonzo Taylor, Ophuls, Frankelmer and Galloway to meet and confer with the Health Commissioners upon sanitary matters."

Where Baking Begins Right

The baking of the NATIONAL BISCUIT COMPANY begins with right material, and every step thereafter through the whole process of baking is right. There is not one point of quality that care, skill and modern bakeries could make better. It is perfection itself—through and through.

It Ends Right

when it reaches your table untouched by strange hands, untainted by odors. The quality, oven-flavor and freshness are preserved in a dust and moisture proof package, distinguished by the trade mark here shown. It always appears in red and white on each end of the package and warrants the perfect condition of the contents. For example try packages of GRAHAM CRACKERS—possessing the rich, nutty flavor of graham flour—unlike any graham crackers you ever tasted. FROTANA—a temptingly delicious union of biscuit and fruit—the newest delicacy of the National Biscuit Company.



SCHOOLS AND COLLEGES

BELMONT SCHOOL.

For Boys. Belmont, California.

near San Francisco, is now since it opened under representation at Harvard and the University of California, and at Stanford since that University opened its doors to Yale, that University opened its Institute of Technology, and the Massachusetts Institute of Technology, and to other Colleges and Schools of Science. Beginning with August, 1906, the teaching force will be sufficiently strengthened to make possible a still more careful classification of pupils according to ability and attainments. W. T. Reid Jr. will resume his duties in January, 1907, will be continued under the direction of a teacher, if a sufficient number of parents wish that. There is nowhere a more beautiful and stimulating climate. The next term begins August 15, 1906. For catalogue and prospectus write to: W. T. REID, JR., A. M. (Harvard), Acad. Head Master (On leave of absence).

THE LYCEUM.

Formerly Phelan Building.

Open its fourteenth year on July 23 at 2590 Pine st., cor. Scott, with the same teachers. Our record during thirteen years: of 75 graduates sent to Stanford, 100 to the University of California, and 100 to other colleges. The teaching force will be sufficiently strengthened to make possible a still more careful classification of pupils according to ability and attainments. W. T. Reid Jr. will resume his duties in January, 1907, will be continued under the direction of a teacher, if a sufficient number of parents wish that. There is nowhere a more beautiful and stimulating climate. The next term begins August 15, 1906. For catalogue and prospectus write to: W. T. REID, JR., A. M. (Harvard), Acad. Head Master (On leave of absence).

Heald's Associated Colleges

1451 FRANKLIN ST., SAN FRANCISCO.

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Educate practically in all commercial pursuits and in all branches of engineering. Open for work throughout the entire year. Pupils can attend other schools. For information call or address E. F. HEALD, President.

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And School of Engineering now in session.

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1000 Students. Ideal climate; home influences. Has finest building and equipment in America. 100 typewriters; 30 teachers; individual instruction. Grammar, High School and Trade studies. Pittman and Great Shortland. Positions secured. Also Civil, Electrical or Mining Engineering. New Building Not Damaged by Earthquake.

MISS HAMLIN'S BOARDING AND DAY SCHOOL FOR GIRLS

formerly at 1849 Jackson st., is now at 2230 PACIFIC AVENUE (near Webster st.)

School reopens TUESDAY, August 7, 1906.

Address MISS S. D. HAMLIN, 2230 Pacific Ave., San Francisco.

Miss Head's School

Will reopen on MONDAY, AUGUST 13th, for boarding and day pupils; accredited for University of California, Stanford, Vassar, Smith's, Wellesley.

MILLS COLLEGE AND SEMINARY

Confers degrees and grants diplomas. Seminary course as credited to the university and leading colleges. All departments from kindergarten to Music, Art and Eloquence. Forty-day year. Fall term opens August 13, 1906.

Write for catalogue to MRS. C. T. MILLS, Mills College Postoffice, Cal.

ST. BRIGID'S SCHOOL

Van Ness and Broadway

Will open on Monday, July 16, 1906.

ST. MARY'S COLLEGE, Oakland, Cal.

BOARDING SCHOOL FOR YOUNG WOMEN

Literary, Scientific, Engineering, Commercial courses. Studies will be resumed September 1. Send for catalogue. BRO. VELLESLIAN, President.

SNELL SEMINARY

2721 Channing way, Berkeley. Boarding and day school for girls. Fall term opens August 13th. All departments from kindergarten to college preparatory. MRS. EDNA SNELL POLSON, MISS MARY E. SNELL, Principals.

ANDERSON ACADEMY

IRVINGTON, CALIFORNIA.

Climate, situation, teachers, equipment, all the best. Send for catalogue. WILLIAM WALKER ANDERSON, principal.

MISS RANSOM'S SCHOOL FOR GIRLS

Will open at 264 Prospect avenue, Oakland, on Wednesday, August 15th. Single daily sessions from 9 to 1 o'clock. A limited number of boarding pupils accepted. Oakland 850.

Mrs. Ransom, Edith Bridges, Principals.

Hitchcock Military Academy

SAN RAFAEL, CAL.

Xmas term will commence on August 14th. The Academy is an Accredited School.

Miss West's School for Girls

Will Reopen Wednesday, August 15th, 2457 Scott st., S. F. Primary, intermediate and high school classes. College preparatory.

MISS HELEN A. O'CONNELL, Principal.

STUDENTS: Why take chances on inferior shorthand system elsewhere, when all expert shorthand reporters advise you to attend Gallagher-Merch-Bus. College, 354 Divisadero st., conducted by Bob Gallagher, who holds world's record for rapid shorthand writing? Graduates sure of good positions. No failures.

BOONE'S UNIVERSITY SCHOOL FOR BOYS.

BERKELEY, CALIFORNIA.

Will commence its Twenty-fifth year August 8. Apply for catalogue.

St. Matthew's Military School

(Episcopal), Burlingame, Cal. Fall term begins THURSDAY, Aug. 16, 1906. REV. WILLIAM A. BREWER, Rector.

MISS HARKER'S SCHOOL.

Palo Alto, Cal. Boarding and day school. Intermediate and primary departments. Certificate issued to Stanford, Vassar and Wellesley. Reopens August 20.

IRVING INSTITUTE

Will REOPEN July 9, 1906. School for girls. Accredited by the universities, Stanford, Berkeley, Stanford, Vassar, Wellesley, and MRS. G. H. KELLOGG, 212 California st.

MOUNT TAMALPAIS MILITARY ACADEMY,

SAN RAFAEL, CAL.

Junior school separate. Fall term begins August 15. ARTHUR CROSBY, D.D., Head Master.

R. SCHAEZLEN & SON

Formerly ROMANZINI & BURROUGHS

Manufacturing Jewelers and Silversmiths

Diamond work a specialty. GOLD AND SILVER PLATING. Lodge Jewels, Class Pins, Badges, Etc. Old Gold and Silver Bought.

W. T. HESS, Notary Public

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