

WILL IMMEDIATELY SUSPENDED BANK Commission Decides to Ask Attorney General to Petition Court for Receiver President of Institution Believes Depositors Will Be Paid Amounts Due in Full

The Market street bank closed its doors yesterday morning after an unsuccessful attempt to readjust its clearing house arrangements. The refusal of the Union trust company to continue to clear for the institution brought the crisis and the suspension followed.

After an examination of the books of the bank Commissioner C. H. Garoutte announced his belief in the solvency of the institution. Nevertheless, as a safeguard to the 6,000 depositors, the commission will report its suspension at once to Attorney General Webb, with the suggestion that it be placed in liquidation. This will entail the appointment of a receiver unless the bank can make such a showing in court that it will be given an opportunity to adjust its own affairs.

A crowd of 200 persons gathered about the bank early yesterday morning and remained there most of the day. There was some inflammatory language, but no demonstration of any sort. Early in the day the following notice was placed in the window:

On account of the difficulty in making collections without working great hardships upon numerous borrowers from this bank, who thereby lose their homes, we have decided to suspend further payment of depositors until a sufficient cash reserve fund is accumulated to meet all requirements safely.

The bank is absolutely solvent and every depositor will be paid in full. The name of A. F. Martel, president of the bank, was affixed to the notice. As explained yesterday the difficulties of the bank were occasioned by a lack of ready cash. The bank has been clearing through the Union trust company, but the depletion of its balances prompted the trust company to discontinue relations.

"It was a simple proposition," said I. W. Hellman Jr. of the Union trust company. "As long as we could act with safety for the Market street bank we did so, but as soon as it became dangerous for us to do so, we ceased to do so. That was all there was to it."

The balance maintained by the Market street bank with the Union trust company had been depleted to an amount too small to meet the gathering obligations.

ABLE TO PAY IN FULL. In financial circles the opinion was expressed yesterday that the Market street bank would meet all its obligations in full. It has real estate mortgages to the amount of \$534,302.82 and bonds to the amount of \$163,300.80, and other assets making a total of \$697,603.62. It has 6,000 depositors \$1,042,815.71.

The depositors are almost entirely working men and women with accounts varying from \$25 to \$1,000. Most of the accounts are for \$100, \$200 and \$500.

The \$534,302.82 in real estate mortgages is divided into a large number of loans on individual homes, for the most part in San Francisco and San Mateo counties. The bank did a big home loan business and advanced money to home owners on one year notes. Although these notes are falling due every day the bank is unable to collect. The bank's report for December 28, 1907, showed loans on real estate as follows: Alameda county, \$44,119.91; Contra Costa, \$18,468.58; Santa Clara, \$51,200; San Mateo, \$319,215.53; Sonoma, \$21,984.50; Marin, \$17,750; San Francisco, \$57,110.81.

A. F. Martel, president of the bank, and L. Q. Haven, cashier, were at the bank nearly all day yesterday. The officials held a long conference with the bank commissioners and later went over the books with Commissioner Lynch and Garoutte. Martel said that his one desire was to pay the depositors in full.

"I believe," he said, "that with another day's time we could make arrangements which would have allowed us to continue. Parties with money had been negotiating with us, but owing to delays nothing had been done. Had we been allowed but one more day we would have made the Saturday holiday and Sunday in which to make some new arrangement, but we could do nothing over night."

HOARDERS HURT BANK. "It is my one hope that we may be able to pay all our depositors, and I believe we will. Everything is quiet. There is nothing secret about our business. We could not collect from the people to whom we have advanced money. They are mostly people of small means and we hold the mortgages on their homes. They could have paid us in normal times, but since the financial trouble they have not been able to do so. At the same time there have been withdrawals from the bank. Most of this money has gone into the safe deposit boxes.

"The bank has caused me great care and worry. We have had prosperous years, but I always have felt the responsibility of being the custodian of other people's money. There is nothing that will be left undone to meet the claims of all our depositors. I am still hopeful that an arrangement will be made that will make this possible before long."

Last year the bank did a commercial business in excess of \$2,000,000, and the net profit from all sources amounted to \$42,000. With the flush times the real estate mortgage loans were extended, but with the recent financial contraction this asset has proved the undoing of the bank. The loans could not be converted into cash at a time when cash was the all important element.

MILLIONS IN BOXES. It is figured that the safe deposit boxes of the bank contain \$3,000,000 withdrawn from circulation during the panic. The demand for boxes has been so great that an extra lot of 1,000 were installed recently.

The following statement was prepared yesterday by the bank commission showing the condition of the Market street bank at the close of business February 21:

Table with columns for RESOURCES and LIABILITIES. RESOURCES: Bonds \$153,300.90, Mortgage \$34,302.82, Bills receivable \$18,350.40, Money on hand \$18,305.40, Due from banks \$11,890.82, Furniture, including safe deposit boxes \$2,184.17, Expenses and taxes \$4,940.33, Other assets \$9,017.77, Interest uncollected \$540,707.22. Total resources \$1,256,533.02. LIABILITIES: Capital \$109,305.00, Surplus \$90,000.00, Deposits \$1,042,815.71, Due from banks \$50,021.97, Exchange, rent, collections \$15,377.08, Profit and loss \$1,011.49, Suspense \$412.74. Total liabilities \$1,256,533.02.

Prominent participants in Stanford parlor's ball at the Fairmont hotel last night—Miss Sylvia Berman (upper left, Bushnell photo), Mrs. Bernard J. Flood (upper right), Miss Beach Dean (Webster photo).



MEMBERS OF Y. M. I. CELEBRATE TODAY

With religious and literary observations the members of the Young Men's Institute will celebrate in this city today the silver jubilee of the formation of the order. Services are to be held in Catholic churches this morning and the secular celebrations will begin in the afternoon, when the members of the order will congregate in Dreamland rink. Tonight a ball will be given in Dreamland rink.

Members of the order will assemble humbly in their churches. At 8 o'clock requiem masses for the repose of the souls of departed members of the institute will be sung at St. Mary's cathedral and St. Ignatius church.

The solemn high mass of thanksgiving will be sung at St. Mary's cathedral at 10 o'clock. Members of the local councils and of councils from Oakland, Alameda and other cities will be present in a body. Professor R. J. Harrison, organist of the cathedral, has prepared a special program of music for the mass. There will be sung selections from Haydn's imperial mass, Zingarelli's "Laudate" and the Gregorian to dem. The sermon will be delivered by Rev. J. S. Sasia, president of St. Ignatius college.

Judge Frank J. Murasky, past grand president of the order, will be orator of the day at the literary exercises to be held in Dreamland rink. A poem, dedicated to the occasion by Frederick J. Churchill of Phil Sheridan council No. 72, will be read. Musical numbers will be given by Miss Julie Cotte, soprano; Mrs. M. E. Blanchard, mezzo soloist; Charles F. Bulotti, tenor, and August Hinrichs, violinist.

The following members will constitute the reception committee at the literary exercises: J. D. Dwyer, Robert Tobin, E. F. Mryck, R. C. Curtis, J. E. Richards Jr., Alexis Andler, A. C. McNeill, J. M. McLaughlin, John W. McCarty, Charles F. Fallon, P. J. Lawler, J. F. Combs, S. P. Kane, John P. Dwyer, T. P. O'Brien, J. H. Pinkham, George M. Kelly, T. J. Moore, John A. Bonney, A. Patrick, A. Plonchik, George J. O'Leary, S. A. Riley and J. H. Pinkham.

The grand ball at Dreamland rink in the evening will be directed by T. P. O'Brien as floor manager, assisted by S. B. Puzari and T. A. Brooks and the following floor committees: Floor—J. J. Looney, W. O'Dea, J. F. Callaghan, George M. Kelly, P. Densby, P. A. McCarty, J. D. Sullivan, R. D. Blake, J. F. Combs, A. Plonchik, Mario Forno, L. T. Diebold, S. C. Cronin, H. B. McGuffin, W. A. Dodd and B. Ramasch.

Reception committee—Grand President J. B. Querry, chairman; F. J. Kierulff, J. Dwyer, W. J. Phelan, C. D. O'Connor, J. P. Duffy, M. Gattino, Dr. J. A. Scannavino, M. J. Conner, M. L. Welch, E. Dwyer, G. Bonney, A. Patrick, J. P. Callaghan, J. H. Sheehan, J. D. Barry, D. Barton.

VICTIM OF THUG DYING. Manuel Varvurus, the restaurant keeper who was held up Thursday night and seriously wounded by a thug, was last night reported to be in a dying condition by the physicians at the French hospital. Mark L. Noon, a representative of the district attorney's office, was summoned to Varvurus' bedside to take a postmortem statement, but Varvurus refused to admit that he believed he was going to die.

Poor Richard says: "Experience keeps a dear school, but fools will learn in no other."

The great experience you gain by a close study of Call Want Ads will pay you handsomely. So do not overlook the Want Pages of The Call—keep posted.

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NATIVES JOIN IN THE GAY REVELRY

Stanford Parlor Celebrates Anniversary With Ball at the Fairmont

Sons and Daughters and Their Friends Attend Brilliant Function

Native Sons and Daughters and their friends joined last night in the gay revelry of a ball given by Stanford parlor No. 76 in the cream and gold ball at the Fairmont hotel. The dance was given in celebration of the twenty-second anniversary of the organization of the parlor.

The beauty of the room was enhanced by the generous introduction of palms and potted shrubs which lined the walls, and the screen behind the musicians was banked with foliage. The receiving party stood in a semi-circle at the entrance. At midnight a delicious supper was served, during the progress of which the guests were entertained by a program of toasts, music and recitations.

The committees having the affair in charge consisted of: B. J. Flood, F. H. Stanle, T. I. Fitzpatrick, H. M. Schmidt, W. O. Plagemann, George R. C. Nennemann, C. G. Conlan, L. M. Aguirre, C. A. Steiger, C. G. Conlan, L. M. Heuer, F. Burgers, A. Kleinhaus, George W. Sorling, James C. Harkness, H. A. Cahalan, N. A. Harris, J. Greenberg, J. P. Lucey, F. M. Chinn, M. Schelcher, J. C. Herold, Thomas Dillon, Fred Rieywood, G. Kendrick, D. O'Callaghan and Leslie C. Jubb.

Among the members of Stanford parlor and the guests present were: President and Mrs. Bernard J. Flood, Mr. and Mrs. Frank Atkins, Mr. and Mrs. Thomas F. Barry, Mr. and Mrs. George E. Bennett, Mr. and Mrs. Harry Bogert, Mr. and Mrs. G. H. Burgers, Mr. and Mrs. William M. Cannon, Mr. and Mrs. Charles Clark, Mr. and Mrs. L. S. Cole, Judge and Mrs. Charles T. Conlan, Mrs. and Mrs. H. Cordeur, Mr. and Mrs. W. R. Davids, Mr. and Mrs. H. Beach Dean, Mr. and Mrs. T. I. Dillon, Mr. and Mrs. T. A. Donahy, Mr. and Mrs. Henry Ernst, Mr. and Mrs. J. W. Hamner, Mr. and Mrs. Francis J. Moran, Judge and Mrs. Thomas F. Graham, Mr. and Mrs. Joseph Greenberg, Mr. and Mrs. E. M. Groez, Mr. and Mrs. R. P. Hays, Mr. and Mrs. G. H. Kilborn, Mr. and Mrs. Charles A. McLaughlin, Mr. and Mrs. D. W. O'Callaghan, Mr. and Mrs. M. S. O'Brien, Mr. and Mrs. W. E. Perry, Mr. and Mrs. H. B. Peterson, Mr. and Mrs. Richard L. M. Jones, Mr. and Mrs. Frank J. Ratto, Mr. and Mrs. John A. Bonney, Mr. and Mrs. J. Ross, Mr. and Mrs. R. B. Russ, Mr. and Mrs. W. P. Seltz, Mr. and Mrs. George Snelker, Mr. and Mrs. George W. Springer, Mr. and Mrs. J. Steiner, Mr. and Mrs. Frank H. Sweeney, Mr. and Mrs. Leslie C. Jubb, Mr. and Mrs. William J. Wagner, Mr. and Mrs. William Westwick, Mrs. Madeline Ferguson, Burns, B. H. Lucas, M. McLeary and C. Poellmann.

Misses C. Bauer, S. Behrmann, J. J. Berman, E. Brown, Hazel Brown, Irene Burns, R. Cawley, Lena Cousseau, Miss Crowe, S. J. Jellison, Rita Curtis, Lucy Cutler, C. de Boom, Miss Edson, Anne Erikson, Miss Frue, Tessa Grollman, Edith Hampton, Edith Hayden, Rosa Kavian, Mrs. C. Leary, Alma Kubben, Marie Lucke, Florence Lundy, Dolly Miller, Lillian M. Madden, Venia Mattner, E. Marshall, Elsie Maury, Mary Miller, Miss Shirley, J. J. Ross, Ethel McVoy, Mabel McVadden, Miss McGovern, Arline Nesbitt, Ethyl Olson, Edna Perkins, D. Plagemann, E. Plagemann, Grace Renner, Chris Schmidt, Mrs. Sheldon, Edith Simpson, Cecelia Sorber, Edith Steinfeld, W. Stanton, Lucille Stobbing, Doris Stalling, Edith Sweet, Lena E. Tomason, Mirtle Van Orsien, Miss Wise and L. Yarborough.

George W. Bauer, A. J. Becker, H. D. Bright, F. W. Burgers, L. D. Byrnes, H. A. Cahalan, James G. Conlan, Miss Crowe, S. J. Jellison, C. G. Lyons, Joseph Magee, Alan W. Maglin, Dr. C. J. Moran, Hon. E. P. Moran, A. J. Nicol, Joseph W. O'Pineda, John J. O'Connell, John F. O'Connell, Leo J. McMahon, C. J. Nicol, Mark E. Noon, Thomas O'Callaghan, D. H. O'Brien, Fred Rieywood, J. J. Ross, J. Schord, Edward Shafter, Fred H. Stanle, Eddie Stoltz, A. Wiener, E. H. Wise, W. H. Worden and Fred H. Jung.

REPORT OF THE CONDITION OF The First National Bank of San Francisco, California

At San Francisco, in the State of California, at the Close of Business, February 14th, 1908

Table with columns for RESOURCES and LIABILITIES. RESOURCES: Loans and Discounts \$10,264,922.78, Overdrafts, secured and unsecured \$10,853.00, U. S. Bonds to secure circulation \$1,974,000.00, Other Bonds to secure U. S. Deposits \$250,000.00, Premiums on U. S. Bonds \$30,000.00, Bonds, Securities, etc. \$167,070.18, Banking House, Furniture and Fixtures \$198,000.00, Due from National Banks (not reserve agents) \$327,095.92, Due from State Banks and Bankers \$372,734.96, Due from Approved Reserve Agents \$1,159,752.92, Exchange for Clearing House \$32,720.86, Notes of other National Banks \$6,290.00, Fractional Paper Currency, Nickels and Cents \$3,333.85, Lawful Money Reserve in Bank, viz: Specie \$1,352,295.00, Legal Tender Notes \$9,245.00, Clearing House Loan Certificates of other Banks \$1,361,540.00, Clearing House Currency \$63,000.00, Redemption Fund with U. S. Treasurer (5% of circulation) \$98,700.00. Total \$16,611,036.02. LIABILITIES: Capital Stock paid in \$3,000,000.00, Surplus Fund \$1,500,000.00, Undivided Profits, less expenses and taxes paid \$259,216.35, National Bank Notes outstanding \$1,975,000.00, Due to other National Banks \$1,785,818.25, Due to State Banks and Bankers \$622,247.82, Due to Trust Companies and Saving Banks \$1,389,427.30, Dividends unpaid \$395.00, Individual Deposits subject to Check \$5,386,875.13, Demand Certificates of Deposit \$344,258.89, Certified Checks \$18,192.50, Cashier's Checks outstanding \$1,117.06, United States Deposits \$226,487.72, Deposit of the Treasurer of the State of California \$100,000.00. Total \$16,611,036.02.

State of California, City and County of San Francisco, ss— I, J. K. Moffitt, Cashier of the above named bank, do solemnly swear that the above statement is true to the best of my knowledge and belief. J. K. MOFFITT, Cashier. Subscribed and sworn to before me this 21st day of February, 1908. JAMES MASON, Notary Public. Correct—Attest: R. SPRECKELS, JAMES D. PHELAN, J. H. SKINNER, Directors.

THREE BLOCKS "RAT HEAVENS"

Sanitary Experts Want Butchertown Districts Cleaned or Condemned

Marine Hospital Surgeons Visit Section and Find Veritable Dens of Filth

Properties in Butchertown which may be condemned by the courts as unsanitary and menaces to public safety at the instigation of the federal and health authorities: C. Nennemann, corner Fourth avenue and M street.

Heller & Dahr, Fourth avenue and M street; occupied by Hansen & Hildebrandt and sublet to a score of Chinese. Bazzini tallow works, corner of Fifth avenue and M street.

Firto tallow works, Fifth avenue and M street. C. Nennemann, Fifth avenue and M street; stables and tallow works. William Coen, Fifth avenue between M and N streets; occupied by John Wagner and conducted as slaughter house.

Standard manufacturing and supply company; reduction works; branch of Sanitary reduction works. Clayburg & Co., Fifth avenue and M street. M. Sullivan estate, Fourth and Railroad avenues; used as a hidehouse.

Above include almost three square blocks and are erected partly upon unaccepted public streets, contrary to ordinances. Three square city blocks, in the opinion of the federal and health authorities, veritable "rat heavens," reeking with filth and emitting the most indescribable odors, may be condemned by the courts within another week as public nuisances, unsanitary to the extreme and menaces to public safety and health.

Headed by Dr. Hurley of the federal service, Drs. Hassler, Jones and Gun of the board of health, with Captain and Colby of the Patrozo police, swooped down on the dens of filth in Butchertown yesterday afternoon and made known to the proprietors and occupants thereof, in no unmistakable terms, their opinions of the conditions that exist there, and that immediate action to condemn the different premises would be taken.

Primarily the object of yesterday's visit to Butchertown by Dr. Hurley and the local health authorities the favorable conditions which existed there for rats and the grave danger to not only that community but the city should plague infected rats ever find a home in that district.

Not only was the main object of the inspection of the different establishments accomplished, but conditions of the most revolting character were uncovered. In the opinion of Dr. Hurley and the health officers there is not one square foot in the entire three square blocks that does not present the most favorable conditions for rodents in which to establish themselves permanently and live on undisturbed.

That the dreaded distributors of the plague do exist in that community by the thousands was evidenced by hundreds of rat holes and scores of runways which lead to dark corners and nooks, wherein they may hide themselves by day and creep out by night and feed on refuse and excrement, which according to the inspectors, thrown around indiscriminately.

Since the last visit of the federal officers to Butchertown about two weeks ago, when warnings were given the proprietors, barrels of whitewash have been freely splashed about, which yesterday's visitors declared to be efforts to "cover up a multitude of sins," but which has utterly failed to make the different establishments "rat proof." In less than a dozen places, where hundreds were needed, were found baited traps.

These gave evidences of having served of little use, as the bait in most instances had hardened to such an extent that the most healthy and sturdy rodents would probably fail to even make an impression on it.

The coming of the federal and health officers to make the final inspections had evidently been heralded many days before, for scores of workmen were busily engaged in many places "rat proofing," which consisted chiefly in lining the walls of several of the compartments with galvanized sheet iron. Along the main street many windows were closed and the doors were closed, large apertures through which rats could easily enter the premises. Numerous knotholes also offered favorable entrances for the rodents.

Managers and foremen of several of the departments had as many excuses to offer the officers why steps to "rat proof" had not been taken and sought to impress the officers with: "Any suggestions which you have to make will certainly be carried out within the next two weeks, or if not, we will gladly permit you to close us down and prosecute to the limit."

The shacks owned by Heller & Dahr are occupied by Hansen & Hildebrandt and subleased to a score of Chinese, who manufacture bologna casings, the floors were found underlined with hundreds of old castoff casings. From the dozen or more cramped and dark compartments ran scores of runways, upon which the rats race back and forth in big droves at night.

In construction the majority of the shacks were found in such condition that they are ready to tumble like a house of cards with the first strong breeze. The statement was made that to attempt to tear down the structures would be exceedingly dangerous to the workmen, but the only safe course was destruction by fire. The latter course, Dr. Hassler stated, involved too much danger to the community and for that reason was impracticable.

Following the action which will be taken against the nine premises next Friday additional steps in condemnation will follow. The federal and health authorities stated last night that the crusade in Butchertown has only commenced and that in the course of another few weeks it will have assumed enormous proportions. Those who will be called upon to answer charges of conducting unsanitary and unsafe establishments are: C. Nennemann, Heller & Dahr, Bazzini tallow works company, Firto tallow works company, William Coen, Standard manufacturing and supply company, Clayburg & Co. and M. Sullivan.

In all of the larger establishments on the main street plans to concrete the floors and remove thin wooden walls have been started. This is in accordance with the instructions and suggestions made by the inspectors.

LAUNCHES LOSE IN RACE WITH DEATH

Three Strive to Save Chinese Sailor Who Drowns As Help Nears Him

Celestial's Shipmates Prostrated by Grief—Cannot Make Head Against Tide

Steam launches from the battleship Nebraska and the cruisers Washington and Tennessee had an exciting race on the bay yesterday shortly before noon with a drowning man as the goal. The Tennessee's launch was ahead, but just as a whistler reached the water tank and was drowned. The unfortunate was a Chinese seaman, Lee Fong by name, and a member of the crew of the British steamer Gymeric, which is anchored a few ship's lengths from the Tennessee.

Lee Fong fell from a staging on which he had been at work chipping rust from the Gymeric's side. A strong flood tide was running and the man was swept rapidly away from the steamer. A life buoy was thrown to him, but instead of taking hold of it the Celestial struggled to reach the ship's side. The sight of their shipmate's plight caused panic to seize the Chinese crew of the tramp and it was only by the use of force that the officers persuaded them to man and launch the lifeboat.

The boat, in charge of Third Officer James Hope and manned by five Chinese, followed the navy launches. Only three of the Chinese could handle oars and they were weeping and moaning to such an extent that the lifeboat's headway was due more to the tide than to the rowers.

The lifeboat left the Gymeric about 11:30 a. m. and when Lee Fong disappeared the boat was headed back for the Gymeric, but the Asiatic crewmen were useless, and after the tide had carried the boat for more than a mile Hope managed to grab the chain of an anchored ship and it was stayed until slack water. It was 3 o'clock in the afternoon before the lifeboat got back to the Gymeric and then the Chinese refused to do any more work, but devoted the rest of the day to bewailing the fate of their shipmate.

OPERATION CURES ROBBER. NAPA, Feb. 21.—Charles Heinschmidt of Oroville, who was sent to the state hospital for the insane while under charges of burglary, was discharged today, following an operation which relieved his brain of the pressure of a bullet in his head, and which Superintendent E. E. Stone said cured him of a mania for stealing. Heinschmidt had been accidentally shot a short time before committing the robbery for which he was arrested.

Nearly nine-tenths of the world's asbestos supply is mined in Canada, the mines about Quebec producing 60,000 tons per annum.

LIVE MERCHANTS IN AND NEAR FILLMORE STREET

MEAT MARKET CENTRAL MARKET, 2244-2248 Fillmore st. cor. Clay. PONTACQ BROS., Props. Phone West 432. Dealers in the choicest and best Stall Fed Meats. Telephone orders promptly attended to.

ASPARAGUS Special this week: S. & W. Colossal, 3 ribs \$1.25, doz. \$4.75; Griffin's Large Water, 3 ribs \$1.00; Satup, 25c bottle for 20c. H. WREDEH & CO., Grocers, 2254-55 Fillmore st. at Clay. Phone West 187.

HEALTH FOODS St. Helena Sanitarium's 34 Foods for Brain and Body. Dried Fruits, Nuts, Dates, Figs, Health Bread, Special today, Fruit Crisps, 10c lb. Sanitarium Health Food Store, 925 Fillmore. Tel. Page 9504.

ROBERTS' CANDIES Formerly of Polk and Bush fame. Now at 1536 Fillmore at between Geary and O'Farrell. Telephone West 1340. We deliver Ice Cream, etc., as of old. Established 1876.

CENTRAL MARKET BELLI BROS., 2244-46 Fillmore st. bet. Sacramento and Clay. Tel. West 6808. Fresh Fruit, Vegetables, Poultry, Game, Lucca Oil imp'd by F. Bertolli. First class goods. Prompt delivery.

BAKERY O. K. BAKERY, SCHLICHTING & COLEMAN, 1923 Fillmore st. Tel. West 39. Wedding, Birthday Cakes and Torton our specialty. Shipped or delivered at short notice. Try our Mince Pies.

SEWING MACHINES Phone West 8147. Visit the SINGER STORE, 1932 Fillmore street, where you will find the largest assortment of high grade Machines in the city. Will save you \$5 to \$10 in purchasing.

SHOES, DR. REED'S CUSHION For men and women. F. L. HEIM, Sole Agent Dr. Reed's Cushion Shoes, 1554 Fillmore st. cor. Geary.

DELICATESSEN STORE The most select line of Imported and Domestic Delicacies, Salads, Imported Mettercrust. Special this week: Canned Fruit 5c less than regular price. KERSTEN'S, 1806 Fillmore st.

JEWELER & OPTICIAN W. W. GLENDEMANN, Jeweler and Optician, 1532 Fillmore st. S. F. Tel. West 6808. Expert Watch Repairing, Optical Goods. (Formerly Examiner Building.)

THE SUCCESS RENOVATORY WM. J. BRENNAN, Prop., 2239 Fillmore st. Phone West 2760. Cleaning, Dyeing and Repairing. Ladies' work a specialty. Ladies' garments altered. Monthly contracts \$1.50.

UPHOLSTERING AND CARPET LAYING F. J. MILLER, 2204 Fillmore st. near City. Tel. West 131. Upholstering in all its branches. Carpets beaten, sewed and laid. Established 12 years.

FISH, POULTRY AND OYSTERS F. MANCUSO, 707 Oak st. near Fillmore. Phone Park 1188. Game, Crabs, Clams and Skrimps in season. Oyster Cocktails a specialty.

E. BRODERICK, GROCER Stores: 715 Fillmore st., San Francisco, and Best Fresh Eggs, 20c doz.

ROMA MARKET GHIANDA & PICCINELLI BROS., Dealers in Choice Meats, Poultry, Game, Fruits and Vegetables. Goods delivered to all parts of the city. 713-715 Fillmore st. near Hayes. Phone Park 228.

SEWING MACHINES SOLD, REPAIRED AND RENTED All makes. Big bargains. New machines, \$17 up; second hand, \$5 up. J. J. McALLI, White Sewing Machine Agency, 208 Fillmore. Phone Park 862.

ELLCOTT, EXPERT REPAIR MAN AND KEY FITTER If you need your Lock, Door Opener, Electric Bell, Bicycle, Motor Cycle or anything worth repairing phone Market 3544. I am the doctor. 715 14th st.

KODAKS—PICTURE FRAMING Developing and Printing. Lowest Prices on Framing and Kodak Work in the city. E. G. VAIL, 2207 Fillmore st. near Sacramento. J. F. KINMAN

HAIGHT ST. FLORAL CO. 324 Fillmore st. near Haight. Phone Fell 5331. Cut Flowers and Floral Designs for occasions. Greenhouse and Nursery stock. Shipping orders promptly executed.

FANCY DRY GOODS Y. J. CHOY & CO. Wholesale and Retail. Ladies' Silk Underwear, Kimonos and Fancy Waists to order and ready made at very low prices. 2312 Fillmore at bet. Clay and Washington.