"TOM" GIBSON SQUIRMS ON HENEY'S GRILL

Calhoun Detective, Under Hot Fire, Is Confused and Has Memory Lapses

Prosecutor Wrenches Corroboration of Helms' Testimony From Unwilling Hirelings

By W. RUSSELL COLE

Partial corroboration of much of the testimony given last week by John H. Helms, former chief of the Calhoun detective bureau and active director of many plots to thwart justice, was literally torn from the lips of adverse witnesses in the Calhoun trial yesterday by Assistant District Attorney Heney.

Helms was not recalled as a witness at all yesterday. Instead, the day was devoted to a filling in process in preparation for his return to the stand after a firmer foundation has been laid for certain features of his testimony. To make the desired connections, Heney was forced to rely almost entirely on witnesses summoned from the innermost ranks of the defense itself and thoroughly inimical to the prosecution. The result was a bitter struggle to secure anything but the most evasive answers from some of the witnesses examined, and though much of the substance of Helms' testimony was corroborated, there were many subjects concerning which the memories of the witnesses failed them and others regarding which they flatly contradicted Helms.

Luther Brown and Tom Gibson, two of the United Railroads detectives, while admitting their employment by the corporation, practically denied every detail of their activities in obstructing the work of Special Agent Burns. Gibson allowed his display of animosity toward Burns to carry him so far that he openly declared his belief that the Gallagher dynamiting was a job arranged by Burns himself to cast odium on the officials of the United Railroads.

ZOOK ADMITS TELEGRAM

Edgar T. Zook, a law clerk in the offices of Campbell, Metson, Drew, Oatman & McKenzie, admitted the sending of the telegram received by Helms while on his way to this city on May 10 as a part of the effort made to prevent him from taking the witness stand in behalf of the state.

The telegram, which was sent to Santa Rosa in care of Conductor Walter Crawford on the train on which Helms was coming to San Francisco, requesting the latter to call upon Attorney William H. Metson immediately upon his arrival in this city, was admitted by Zook to have been sent by him at Metson's direction.

"Did Mr. Metson dictate the telegram to you or did he simply tell you what to include in it?" asked Heney.

"He told me substantially what he wanted me to say," was the answer.

GIBSON'S MEMORY LAPSES

Tom Gibson, who has been one of the most active of the Calhoun sleuths since the fall of 1907, developed a forgetful streak from the very minute he went on the stand, even to failing to remember just what his duties had been during this period.

"Were you detailed to any work in connection with the first Ford trial?" asked Heney.

"I don't remember."

"Do you know John H. Helms?"

"Yes."

"How long have you known him?"

"I don't recollect."

"Did you ever have any conversations with him regarding this trial or any of the Ford trials?"

"I don't think so."

"Did you do any work in connection with the second Ford trial?"

"Yes, I investigated some jurors."

"Who detailed you to that work?"

"I don't remember."

"To whom did you report?"

"I couldn't say."

ADMITS TALK WITH CALHOUN

This was a sample of the bulk of Gibson's examination. He was induced to remember some things, among them the fact that he had talked with Abbott and Calhoun on various occasions, but what these conversations were about was also wrapped in the fog of forgetfulness. The admission that he had talked with Calhoun was drawn from the witness after he had once declared positively that he had never talked with Calhoun, Helms or Rogers. Later on he also changed his mind regarding conversations with Helms. Gibson said that while investigating jurors he made his reports direct to Abbott.

"Did you receive instructions from anyone to make investigations of the Gallagher dynamiting?" asked Heney.

"I did, from Mr. Mullally, I think."

"Didn't you go to Oakland the night of the dynamiting and visit persons in the neighborhood and make a great many inquiries?"

"I did not."

"Don't you remember anything you did?"

"I did find out one thing," answered the witness explosively. "I found out that before this they had arrested a man named Wilhelm, supposed to be working for Burns, who had bought 10 pounds of dynamite and was making bombs with it. Somebody brought him over here and had him arrested and identified, and then he was turned loose. It took me a week to find out who he was."

"Hadn't you known Wilhelm before this dynamiting occurred and didn't you use to associate with him around the Emeryville racetrack?" demanded Heney.

"I never did," answered Gibson angrily. "I never saw him before."

HAS SLUR FOR BURNS

Gibson denied that he had told various people living near the scene of the Gallagher dynamiting not to talk with anyone else, and said that he made a written report of his activities and did not talk with Calhoun or any other company official concerning what he had learned. Heney's persistence finally caused Gibson to break out in an open charge against Burns.

"I thought Burns and Macy and Wilhelm did it," he declared. "I thought Burns was back of it."

"What did you think his reason was?" asked Heney with a smile.

"To create sympathy and arouse sentiment against Mr. Calhoun," retorted Gibson.

"Did you think Burns wanted to kill Gallagher, our most important witness?"

"I don't think Gallagher was in the house when it was blown up. I think they were all in the back yard."

"By arrangement with Burns?"

"I wouldn't be surprised."

"Is that what you think?"

"Yes."

"My own individual opinion is that the dynamiting of Gallagher is going to be used by the prosecution as a stock in trade," asserted Stanley Moore. "It is going to be made an asset in the case of every defendant brought in here to trial and only for the purpose of clouding the real issue and serving as a basis for insinuations to prejudice the jury. Such insinuations are false as hell. They should not be lugged in here without connection or shadow of connection or hope of proving a connection."

Despite the oratory Judge Lawlor allowed Heney to go on with his inquiry, but Gibson was even less communicative then before. He denied positively that he had gone to the ferry to meet Burns on his arrival here from the east a few days after the dynamiting or that he had ever shadowed Burns or suggested to Helms that he be followed. He attempted again to explain his activities after the dynamiting, but his statements concerning his investigation of Wilhelm were far from clear. He took another fling at Burns and Macy, declaring:

"I thought a man who'd bring a man over here and have him make dynamite bombs to blow people up with would do anything. Yes, I'd suspect him of anything from murder down."

ABBOTT ORDERED HELMS PAID

George Francis, chief clerk in the legal department of the United Railroads, was recalled to the stand. He said that he had several times paid money to Helms on instructions from Abbott and had received the latter's receipts, which he turned over to Abbott. He also received bundles of reports from Helms, but could not identify them as jury reports, he said. Finally, he admitted having transferred the filing cabinets in which the jury reports were kept from Helms' home to Abbott's office.

Luther Brown was the last witness called and was still on the stand when adjournment was taken last night.

Brown admitted that J. C. Brown, the "Banjo Eyed Kid," Lorentzen and Dorland, who were involved in the attempt to kidnap Tom Lonergan, were his employes. He paid Dorland for his work out of his own personal funds, he declared, and never put in an expense account to the United Railroads.

"Do you remember that Dorland left town the day Lonergan took the stand in the first Ford trial?" demanded Heney.

"No, I don't," answered the witness.

"Did you not go out in a red automobile the night before that with Dorland to take Lonergan to the park?" asked Heney.

"No, and Mr. Burns knows I didn't, and you know I didn't," retorted Brown. "You know I was in San Francisco with my family that night."

"I know you were not there that night, and I'm prepared to prove it," cried Heney.

"You can't prove it," shouted Brown.

The examination of the witness was broken off shortly after this exchange and adjournment was taken for the night.

DEFENSE MAKES FRANTIC EFFORT

The frantic battle of the defense to keep out of the record all evidence relating to the activities of United Railroads detectives in interfering with the administration of justice was resumed early in the day with the recalling to the witness stand of Adam Dahler, cashier and acting treasurer of the company. Heney asked the court for an order instructing Dahler to produce certain vouchers from his office, and this request was met with a determined objection by the defense.

The vouchers asked for by Heney were all those in the company's offices signed by Tirey L. Ford or William M. Abbott during the period since May 1, 1907, not specified as salary or claims payments, and all which failed to particularize the individual to whom the payment was to be made or the use to which the money was to be put. In addition, Heney asked for the production of all checks or vouchers drawn in favor of John H. Helms, Luther Brown, Detective Tom Gibson, Felix Pauduveris of dynamiting notoriety, Attorneys William H. Metson, Louis Hoefler, Nate Coghlan, Hugh O'Neill and Charles S. Peery, and nearly a score of detectives whose names have been brought into the case.

"Such an order by this court would amount to a violation of the fundamental principles of American liberty established ever since the revolution," declared Attorney Alex C. King in objecting to the issuance of the order. "It amounts to a demand for a general search warrant to dragnet this corporation's private business and affairs, and to allow it would be the most monstrous thing ever done in the history of American jurisprudence. It is an effort to have produced here a great mass of documents relating to private affairs and without relevancy to this case for the sole purpose of exploring the details of this company's business. The proposition is opposed to all constitutional rights."

"We have shown that large sums of money have been spent by the defendant through Mr. Abbott for interference with the administration of justice in this case," answered Heney in response to King. "The idea of talking about fundamental rights being interfered with is, to put it mildly, all rot. A public service corporation is a quasi public corporation. The legislature is empowered to regulate its charges and inspect its books and the legislature may declare what books must be kept. This is so because the people have a right to know the details of such corporation affairs and it is absurd to talk about an invasion of private rights."

ORDERS VOUCHERS IN COURT

Judge Lawlor went at length into the law relating to the point at issue and listened to arguments on the point involved by John J. Barrett and other members of Calhoun's counsel. The result of the matter was that without making an immediate ruling as to the admissibility of the evidence sought the court instructed Dahler to produce the desired checks and vouchers.

James L. Miller, a deputy in the office of the license collector, who was the first witness called yesterday morning, testified that on April 1, 1906, the United Railroads paid a car license tax on a total of 650 cars, while on April 1 of the present year the license covered only 475 cars.

The question of the physical condition of the United Railroads properties immediately after the fire was reverted to briefly again yesterday. John L. Howe, who was a conductor on the Hayes street line for several years prior to the fire and up to the time of the strike in May, 1907, declared that on the day after the earthquake he worked with other employes in removing debris from the Hayes street power house, and that the dynamo with which the cable was operated as far as Market street was found to be uninjured. The fire did not reach the power house, and Howe stated that in the few days immediately after the fire he went over the line of the road several times and found tracks and cable slot in good condition. It was the first announced intention of the company's officials after the fire, he said, to put the line back in operation at once.

IDENTIFIES INSURANCE REPORTS

Edwin C. Morrison, general agent of the Aetna fire insurance ocmpany and a member of the adjusters' committee of five which settled the United Railroads' losses after the fire, identified the detailed reports of losses made out and furnished at that time to the various insurance companies interested. Edward N. Sewell, chief clerk of the loss department of the local agency of the Royal and Queen fire insurance companies, testified from a copy of this report that the total net loss on the United Railroads' power house at Market and Valencia streets was $9,375, and that it was on this basis that the insurance was settled. The loss on boilers was reported as $2,000 and on engines as $25.

The exact facts concerning the $75,000 contribution of the United Railroads to the relief corporation after the fire were made public for the first time through the testimony of William Dolge, the public accountant who had charge of the experting of the relief corporation's books. It was shown that one payment of $60,698.53 was made by check to the corporation, the balance of the donation being credited to provisions and supplies distributed by the company itself. Dolge said that the car receipts turned into the relief corporation while the company was operating under its special temporary permit immediately after the fire amounted to $8,296.15, which sum, he believed, was in addition to the regular contribution of $75,000.

Rudolph Spreckels was recalled to the stand for a short time yesterday afternoon to identify his personal checks for the money paid out by him for Francis J. Heney's office rent during the time the graft prosecution has been in progress. The checks were demanded by the defense as a part of Spreckels' cross examination and were produced by him yesterday. He declared that he had made no other payments to Heney or any one else in Heney's behalf at any time except such payments as were shown by the checks. Heney stated that he would produce his own checks covering the same payments in accordance with his promise of several days ago if so desired by the defense, but Stanley Moore waived this matter for the time being, saying that the offer would be considered.

The case will be continued at 9:30 o'clock this morning.

Dorothy Draper, a Brave Fire Lassie

Miss Dorothy Draper, whose courageous action saved family home from destruction by fire.

PRETTY GIRL SAVES HOME FROM FLAMES

With No Implement but Hands She Tears Burning Boards From Mantel

Never Knew She Had "Nerves" Until Fuse on Trolley Car Exploded

SAN RAFAEL, Nov. 24.—The prettiest fire fighter in Marin county, as well as the bravest, is Miss Dorothy Draper, daughter of Colonel T. W. Draper, who yesterday saved from destruction by fire the handsome family home in this city. In doing work as a fire fighter Miss Draper ruined a beautiful summer gown she had worn to church and imperiled her life, but she intrepidly stuck to her dangerous task until danger was passed. Then she telephoned to the fire department to come and dampen the embers.

When Miss Draper returned to her home from religious services she found the home filled with smoke, which poured from the living room. Protecting her mouth and nostrils from the stifling vapors, the girl rushed into the blue cloud of smoke and found that the mantel of the fireplace was ablaze and the chimney was burning furiously. There was no one else in the house and the girl had to work heroically.

With no other weapon than her hands Miss Draper attacked the fire. She tore the burning woodwork from the mantel and threw pieces on the floor and beat out the flames with a small rug. When she had torn away the woodwork she found that the rug was on fire, and she had in turn to extinguish it. In doing that she received severe burns on her arms.

Her light gown was constantly in danger of becoming ignited; but the girl guarded it skillfully from the fire, although it was ruined by the hard service it had seen.

When the fire department arrived Miss Draper was calmly sitting among the embers and was ready to receive the congratulations of the firemen for her brave work.

"But I did nothing that would not have been done under the circumstances by any one else," explains the society girl when praised for her gallant work on the firing line.

POSTMASTERS CHOSEN FOR TOWNS IN STATE

Appointments Made to Fill Several Vacancies

[Special Dispatch to The Call]

WASHINGTON, May 24.—California postmasters were appointed today as follows: Beulah Heights, Alameda county—Charles F. Parker, vice R. G. Cornell, resigned. Imperial Beach, San Diego county—David Dissinger, vice C. J. Bartholomew, resigned. Fort Kenyon, Humboldt county—William H. Arnold, vice H. Newhaus, resigned. Shoemaker, Los Angeles county—Samuel J. Brubaker, vice A. H. Shoemaker, resigned.

Telegraphic Brevities

REFUSES TO ARBITRATE—Augusta, Ga., May 24.—Governor Smith's offer of arbitration of the Georgia railroad strike has been declined by General Manager Scott of the railroad.

NOMINATES BRIGADIER GENERAL—Washington, May 24.—President Taft sent to the senate today the nomination of Colonel Richard T. Yeatman of the Eleventh infantry to be brigadier general.

DEDICATE MASONIC TEMPLE—Indianapolis, May 24.—Masons of Indiana dedicated today the new $750,000 Masonic temple in this city, which they declare is the finest building devoted to masonry in the world.

MME. SEMBRICH ILL—Berlin, May 24.—Mme. Marcella Sembrich, the prima donna, has been obliged by ill health to cancel all engagements. She was to have appeared in opera in the second week of June.

ATTEMPTS TO KIDNAP BOY—Ashland, Wis., May 24.—John Thomas, alias Ryan, was arrested today on a charge of attempting to kidnap Gordon Clayton, the 10 year old son of a Northern Pacific railroad engineer.

CASHIER SENTENCED—Jackson, Mich., May 24.—William H. Burletson, cashier of the failed Parma bank, today pleaded guilty of evading the banking laws and was sentenced to an indeterminate sentence of from 4 to 20 years in the penitentiary.

SLAYER COMMITS SUICIDE—Huntsville, Mo., May 24.—On the eve of his trial for murder, Irving Carter, aged 23, committed suicide at his home here early today, shooting himself in the head. A year ago he shot and killed Thomas R. Bagby because Bagby had wronged his sister.

MINISTERS MAKE NOVEL OFFER—Chicago, May 24.—All the ministers in Elgin and a large number of church members and residents opposed to Sunday baseball have pledged themselves to buy season tickets from the Elgin baseball club provided the management would abolish Sunday games and play ball Saturday afternoon instead.

LOVE ARRAIGNED—Francis Love was arraigned in Police Judge Deasy's court yesterday on a felony charge of attempting to poison his wife, Mrs. Victoria A. L. Love, at their home, 3359 Army street, with the intent to kill her. The case was continued until Thursday afternoon for preliminary hearing.

Hotel St. James, Van Ness and Fulton st. Rent free during June to permanent guests. Rooms $15 per month and upward. Cafe and grill in connection.

ROUT HIGHERUPS; BURNS GETS PAY

Judge Sturtevant Denies Injunction Applied for by "Dummy" at Metson's Behest

Court Rules Langdon Has Ample Warrant to Employ Sleuth and Assistants

Utter defeat yesterday overwhelmed the United Railroads and its attorneys in their attempt to enjoin the payment of the salaries of Detective William J. Burns and his assistant graft hunters. Judge Sturtevant decided that the salary demands "are legal charges against San Francisco," denied the injunction asked for and discharged the order to show cause.

This was the most recent of the many cases in which the United Railroads have endeavored to use the forms of law for the protection of crime. Two other civil departments of the superior court have similar matters pending. The petition for an injunction restraining Police Judge Deasy from unsealing the documents filched from the district attorney and recovered from the United Railroads by virtue of a search warrant is under submission to Judge Seawell. Meanwhile there is in force a temporary restraining order. Judge Murasky has under submission the petition to have Assistant District Attorney Hanley declared in contempt for the part he took in directing the city detectives who recovered the stolen papers from Calhoun's offices.

The suit which Judge Sturtevant threw out of court was brought ostensibly in the name of James P. Burke, who sued as a "taxpayer," but who quite frankly admitted he was but a tool of Campbell, Metson, Drew, Oatman & McKenzie, the attorneys who represent the Calhoun corporation in many angles of its fight against constituted authorities. All that the enemies of the district attorney and his aids succeeded in doing was to postpone the payment of the detectives' April salaries from May 1 until yesterday. The demands will be honored as soon as the auditor's office opens today.

FULL WARRANT TO EMPLOY HELP

Judge Sturtevant in his decision finds that Burns and his detectives are employes of the district attorney, and that the district attorney has ample warrant in law to employ such help. He cites many decisions in support of this, among them the following rule mentioned by the supreme court with approval:

"The rule respecting such powers is that in addition to the powers expressly given by statute to an officer or a board of officers, he or it has, by implication, such additional powers as are necessary for the due and efficient exercise of the powers expressly granted, or as may be implied from the statute, granting the powers."

The judge points out that the district attorney is by law commanded to commence and conduct to a conclusion civil and criminal actions. The supreme court in the case of Hermiston against Schaffer said: "The statute contemplates expense necessarily incurred in connection with the office of district attorney outside of the performance of the duties required of him by statute. If money has to be paid for taking a deposition, for the service of an expert, or for detective work, the statute makes it a charge against the county."

NOT OFFICERS, SAYS COURT

The alternative contention of Assistant District Attorneys Harrison and Cook that Burns and his men, if not employes of the county, are officers, is not upheld by the court. Judge Sturtevant says they are not officers because they are not employed for any particular period of time, their duties are not defined by statute, and they have no claim to their positions excepting under the pleasure of the district attorney.

The salary demands should have been prepared under sections 4153, 4156 and 4307 of the political code, and not under the provisions of article XVI, section 35, of the charter, the court holds. But there is no case holding that the payment of a demand otherwise a legal charge may be enjoined because the demand is not in proper form or because the chrage is alleged to be too high. "These questions may be properly decided only in an action at law," the court states.

GEORGIA MOB LYNCHES NEGRO WHO SHOT FARMER

Prisoner Is Taken From Jail and Hanged and Shot

LINCOLNTON, Ga., May 24.—Albert Aiken, a negro, who seriously wounded John Spiers, a white farmer, near here last Thursday, was hanged by a posse of about 100 men today.

The posse broke into the jail, seized the negro and carried him into the country. His body was found marked by bullet holes and bearing this placard: "Notice.—This is what will happen to all negroes in Lincoln county under similar circumstances.

"REGULARS."

Regular $1.50 Value At Breuner's

65¢

SOLID OAK; TOP 16x16

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SIZE NINE BY TWELVE FEET

AND YOUR CREDIT IS GOOD

John Breuner Co.
1451 Van Ness
BETWEEN BUSH AND PINE STS. SAN FRANCISCO.

Exclusive Agents for the World's Best Furniture—"CRAFTSMAN"

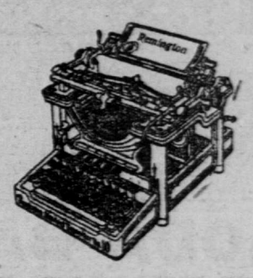
FREE LUMBER BUG KILLED IN SENATE

McCumber's Amendment Loses After Heated Discussion Lasting All Day

WASHINGTON, May 24.—No single piece of lumber was ever used more effectually as a seesaw by children than was the great lumber industry today by the United States senate. The lumber schedule of the tariff bill was under consideration almost the entire day, with Senators Root, Heyburn, Borah and Dolliver contending on the one hand for protection, and Senators Clapp, Burkett and McCumber arguing as strenuously against the policy. The day closed with more than a two-thirds vote against Senator McCumber's free lumber amendment, the ballot showing 25 for and 56 against.

Pass Philippine Tariff Bill

WASHINGTON, May 24.—The republicans of the house today again took matters in their own hands and with a sudden show of strength passed the Philippine tariff bill, the consideration of which had been concluded two weeks ago, referred the message of the president regarding Porto Rican affairs to the committee on ways and means and devoted some time to a discussion of the bill amending the laws of Porto Rico as to divest the legislature of certain authority. The feature of the day was a speech by Larrinda, the Porto Rican commissioner, vigorously opposing the bill affecting the island and denouncing executive council, or upper branch of the legislature of Porto Rico. The house adjourned until Thursday.



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back of it.

See the new models 10 and 11.

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TRY THIS FOR YOUR COUGH

Mix two ounces of Glycerine with a half ounce of Virgin Oil of Pine compound pure and a half pint of straight Whisky. Shake well and take in doses of a teaspoonful every four hours. This mixture possesses the healing, healthful properties of the Pines, and will break a cold in 24 hours and cure any cough that is curable. In having this formula put up, be sure that your druggist uses the genuine Virgin Oil of Pine compound pure, prepared and guaranteed only by the Leach Chemical Co., Cincinnati, O.

Free Excursion AUCTION SALE

Beautiful residence lots East San Mateo Sunday, May 30th.

Free Tickets GEO. L. DEALEY & CO., 129 Sutter st., Auctioneers. EAST SAN MATEO LAND CO., 1009 Monadnock bldg.

In a Pinch, use ALLEN'S FOOT-EASE

Ladies can wear shoes one size smaller after using Allen's Foot-Ease. It makes tight or new shoes feel easy; gives instant relief to corns and bunions. It's the greatest comfort discovery of the age. Cures swollen feet, blisters, callous and sore spots. It is a certain relief for sweating, tired, aching feet. At all Druggists and Shoe stores, 25c. Don't accept any substitute. For FREE trial package, also Free Sample of the FOOT-EASE Sanitary CORN-PAD, a new invention, address Allen S. Olmsted, Le Roy, N. Y.

REFEREE SALE

The following three pieces will be sold at auction on Tuesday, June 1, at the hour of 11 o'clock a. m., in front of the Sheriff's Office, in the City and County of San Francisco, at No. 122 McAllister street between Hyde and Larkin streets:

FIRSTLY

All that certain lot situate on the northerly line of 23d st., distant thereon 50 feet easterly from the easterly line of Guerrero st., running thence easterly along said line of 23d st. 42 feet by a uniform depth northerly of 114 feet; being a portion of Horner's Addition, block No. 12, together with the improvements thereon, and being known as 3548 23d street.

SECONDLY

All of that certain lot commencing at a point on the northwesterly line of Howard street, distant thereon 306 feet 3 inches northeasterly from the northeasterly line of Sixth street; running thence northeasterly along said northwesterly line of Howard street 56 feet 3 inches; thence at right angles northwesterly 160 feet to the southeasterly line of Natoma street; thence at a right angle southwesterly and along the said southeasterly line of Natoma street 56 feet; thence at a right angle southeasterly 80 feet; thence at a right angle southwesterly 6 feet 3 inches; thence at a right angle southeasterly 80 feet to the said northwesterly line of Howard street and the point of commencement; being a portion of 100 vara block No. 381.

THIRDLY

All that certain lot commencing at a point on the northeasterly line of Third street, distant thereon 80 feet northwesterly from the northwesterly line of Mission street; running thence northwesterly along said northeasterly line of Third street 20 feet by a uniform depth of 77 feet 6 inches; being a portion of 100 vara block No. 354.

Terms and conditions of sale: Lawful money of the United States, ten (10) per cent thereof payable when the property is knocked down to the bidder, and the balance when the sale is approved by the Superior Court, such sale to be subject to confirmation of said court. Instruments of sale at the expense of the purchaser.

HARRY J. MAXWELL, Referee
250 Montgomery Street

IF IT DISAPPEARS, IT'S ECZEMA

How to Tell Whether a Skin Affection Is an Inherited Blood Disease or Not

Sometimes it is hard to determine whether a skin affection is a sign of a blood disorder or simply a form of eczema. Even physicians are often puzzled in their diagnosis. The best way for any one afflicted is to go to the Owl Drug Co. or any good druggist who handles pure drugs and obtain 50 cents' worth of poslam. Apply this, and if the itching stops at once and the trouble is cured in a few days it may be set down as having been eczema, as this is the way poslam acts in the worst cases of eczema, and in curing acne, herpes, blotches, tetter, piles, salt rheum, rash, barbers' and other forms of itch, scaly scalp and all surface skin affections.

Any one who will write to the Emergency Laboratories, No. 32 West Twenty-fifth Street, New York, can secure, by mail, free of charge, a supply sufficient to cure a small eczema surface or clear a complexion overnight and remove pimples in twenty-four hours.

STATEMENT

OF THE CONDITIONS AND AFFAIRS OF THE

HOME

INSURANCE COMPANY

OF NEW YORK, IN THE STATE OF NEW YORK, on the 31st day of December, A. D. 1908, and for the year ending on that day. Published pursuant to the Provisions of Section 611 of the Political Code and compiled from the annual statement filed with the Insurance Commissioner of the State of California.

CAPITAL.	
Amount of Capital Stock, paid up in Cash	$3,000,000.00
ASSETS.	
Real Estate owned by Company	$1,543,892.06
Loans on Bonds and Mortgages	97,800.00
Cash Market Value of all Stocks and Bonds owned by Company	20,329,553.33
Cash in Banks	1,765,003.75
Premiums in due Course of Collection	1,118,809.51
Bills receivable, not Matured, taken for Fire Risks	1,440.40
Total Assets	$24,856,499.05
LIABILITIES.	
Losses adjusted and unpaid	$222,169.44
Losses in process of Adjustment or in Suspense	670,348.70
Losses resisted, including expenses	126,110.73
Gross premiums on Fire Risks running one year or less, $6,727,812.00; re-insurance, 50 per cent.	3,363,906.00
Gross premiums on Fire Risks running more than one year, $11,541,029.00; re-insurance pro rata	5,972,257.00
Gross premiums on Marine and Inland Navigation Risks, $241,758.00; re-insurance, 50 per cent.	120,879.00
Gross premiums on Marine Risks, $58,845.00; re-insurance, 100 per cent	58,845.00
Re-insurance premiums	484,120.00
Taxes due or accrued	100,000.00
Commissions or brokerage due or to become due	55,043.81
Reserve as a conflagration surplus	800,000.00
Total Liabilities	$11,973,677.54
INCOME.	
Net cash actually received for Fire premiums	$10,129,882.16
Net cash actually received for Marine premiums	264,176.16
Received for interest on Mortgages	5,275.50
Received from interest and dividends on Bonds, Stocks, Loans, and from all other sources	801,182.63
Received for Rents	154,744.07
Gross Profit on sale or Maturity of Bonds	88,111.23
Income from all other sources	320.09
Total Income	$11,443,891.86
EXPENDITURES.	
Net amount paid for Fire Losses (including $1,163,333.61, losses of previous years)	$5,135,855.14
Net amount paid for Marine Losses	172,112.96
Dividends to Stockholders	600,000.00
Paid or allowed for Commission or Brokerage	1,954,382.72
Paid for Salaries, Fees and other charges for officers, clerks, etc.	685,482.63
Paid for State, National and Local taxes	302,710.28
Expenses of adjustment and settlement of losses	115,564.52
Gross loss on sale or maturity of Bonds and Stocks	101,694.37
All other expenditures	884,720.42
Total Expenditures	$9,892,523.04

	Fire.	Marine.
Losses incurred during the year	$5,460,797.30	$143,273.50

RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
Net amount of Risks written during the year	$1,495,658,625	$14,729,167.33
Net amount of Risks expired during the year	1,380,891,886	13,679,766.33
Net amount in force December 31, 1908	1,723,282,889	18,268,851.00

	Marine Risks.	Premiums.
Net amount of Risks written during the year	$64,568,283	$526,498.28
Net amount of Risks expired during the year	66,896,417	323,496.28
Net amount in force December 31, 1908	9,977,446	300,002.00

E. G. SNOW, President.
CHAS. L. TYNER, Secretary.

Subscribed and sworn to before me, this 19th day of January, 1909.

JOHN H. HAYS,
Notary Public, Kings Co., N. Y.

San Francisco Office:
324 SANSOME STREET,
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JOHN J. DEANE
NOTARY PUBLIC
Real Estate and Insurance
219 Montgomery Street
Between Bush and Pine—Russ Building

PROPOSALS

OFFICE CONSTRUCTING QUARTERMASTER, Fort Mason, San Francisco, Calif., May 8, 1909. Sealed proposals, in triplicate, for constructing 3 Field Officers' Quarters, 6 single Captains' Quarters, 2 double sets Lieutenants' Quarters and 1 four-set Officers' Quarters, and installing plumbing, heating and electric wiring in same, at Presidio of San Francisco, California, will be received here until 11 o'clock a. m., June 9, 1909, and then opened. Information and blank forms of proposals furnished on application. A deposit of $25 will be required for each set of plans, etc., to insure their return. Proposals to be inclosed in sealed envelope and marked "Proposals for Officers' Quarters at Presidio of San Francisco, Cal.," and addressed to MAJOR GEO. McK. WILLIAMSON, Quartermaster, U. S. A.

OFFICE CONSTRUCTING QUARTERMASTER, Fort Mason, San Francisco, Cal., April 27, 1909. Sealed proposals, in triplicate, for reconstructing wharf at Fort Barry, California, and separate proposals, in triplicate, for repairs to wharf at Fort McDowell, California, will be received here until 11 o'clock A. M., May 27, 1909, and then opened. Information and blank proposals furnished on application. A deposit of $25 will be required for each set of plans, etc., to insure their return. Proposals to be enclosed in sealed envelopes, marked "Proposals for Wharf at Fort Barry or Fort McDowell," as the case may be, and addressed to Major Geo. McK. Williamson, Quartermaster, U. S. A.

BENICIA Arsenal, Benicia, Cal., May 1, 1909.—Sealed proposals, in triplicate, upon the blank forms furnished by this office only, will be received at this office until 1 o'clock p. m., June 1, 1909, for furnishing during the fiscal year ending June 30, 1910, Forage, Steel, Hardware, Leather, Lumber, Paints, Oils, Cements, Electrical Supplies, etc. For information apply to LT. COL. J. W. BENET, Commanding.

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