# IN WOMAN'S WORLD

## The Smart Set

A CHARMING matron who lives at the Fairmont and has traveled and has that unmistakable distinction of one who knows society in many places, with a charming girl who was finished abroad and wears Rue de la Paix gowns, went to Los Angeles. This was a mistake, to begin with, but they motored south, and there had to be a destination. There were others, but the story concerns only the matron and the girl.

They were three days in Los Angeles, and one afternoon at the hotel they decided on a car ride to the beach. Some of the others had the automobile for a day in Pasadena. So the two heroines selected the right car from a confusing assortment in Spring street and rode miles. Toward the beach the car emptied of native suburbanites, until only the San Francisco visitors were left. On the platform the conductor was bored. He walked through the car and adjusted blinds, and finally paused for polite overtures that might lead to elevating discourse. After turning a seat in front of them, he looked pleasantly at the heroines. "From Kansas?" he said. They looked at him. "You ladies from Kansas?" he inquired again. They still looked, and he was perfectly sincere. They could see that. Hadn't an idea he wasn't being cordial and friendly to strangers. The matron was first to accomplish a smile for good intentions, also her vanity surrendered to a natural curiosity. "Why Kansas?" she asked, pleasantly.

"I thought you was a delegate," the man explained. "The Kansas delegates are having a picnic at the beach today."

It was a perfect explanation, and could only be accepted. Elevating discourse followed to the end of the line, where the heroines parted from the friendly conductor, and, alone, reflected on the power of environment. Their Paris hats might have come from Topeka. But, conversely, could Topeka millinery pass in Pacific avenue, they wondered. And in the end decided, reassuring one another, that the mistake was due to lack of discernment and no sense of sartorial distinction on the part of the conductor. Nothing proved except possibilities of a visit to Los Angeles, however distinguished one is in San Francisco.

* * *

Mrs. W. R. Smedberg and Miss Cora Smedberg will leave this afternoon for the Presidio of Monterey, where they will enjoy a Christmas visit as the guests of Mrs. G. W. McIvor.

* * *

The wedding of Miss Marguerite Coffin and Charles Walker took place last evening at the St. Francis in the presence of a small company of relatives and friends. The floral setting for the ceremony was pink roses and greens. The bride wore a gown of ivory satin embellished with real lace and the costume was finished with a tulle veil and coronet of orange blossoms. She carried a shower of white orchids and lilies of the valley. The maid of honor was Miss Dorothy Richardson, who wore a pink satin gown elaborately embroidered and she carried an armful of pink roses. The little flower girl, Martha Richardson, wore a lingerie gown over pink satin and she carried a French basket overflowing with Cecil Breuner roses. The best man at the wedding was Harold Walker and the ushers were Dr. Channing Hall, Chaffee Hall and Alfred Kindt. There was an informal reception after the ceremony for less than 100 friends of the couple. The bride is a pretty girl of the blonde type and is the young daughter of Mr. and Mrs. Horace Coffin of Mill Valley. The bridegroom is a son of Mrs. William Walker. He is a graduate of the University of California and is a member of the Pheta Delta Chi fraternity. The young couple will reside in this city at the Casa Madrona apartments after a brief wedding journey in the southern part of the state.

* * *

Mrs. William H. Crocker and her daughter, Miss Ethel Crocker, are at the Fairmont, having come to town for the Greenway dance last evening. They will return to their country home for Christmas.

* * *

Miss Margaret Casey arrived yesterday from the east and will go to Coronado to join Mr. and Mrs. Emory Winship for the holiday season. The attractive young girl has been attending school in New York. Sne returned with Dr. and Mrs. Ernest Dwight Chipman, who are home again after an extended trip to Europe.

* * *

Mr. and Mrs. W. C. Barnard will entertain at an informal reception and house warming to be held New Year's day at their new Piedmont home, "Redwood Lodge."

* * *

Mrs. Henry Addison Alexander is expected to arrive today from the east and she will remain here during the holidays as the guest of her son in law and daughter, Mr. and Mrs. Theodore Roosevelt Jr. Early in the new year Mrs. Alexander probably will accompany Mr. and Mrs. Roosevelt on a trip to the orient.

* * *

Miss Metha McMahon, one of the popular debutantes of the season, will be the feted guest at a dinner and theater party to be given this evening by Mrs. William Cluff for a score of the younger set.

* * *

Dr. and Mrs. Edwin Janss have arrived from Los Angeles for a visit in this city and will pass the holidays with Mr. and Mrs. William Cluff at the Fairmont. Mrs. Janss was formerly Miss Florence Cluff and her friends here will entertain for her informally during her stay.

* * *

Mr. and Mrs. J. Athearn Folger will entertain at an informal dancing party to be given New Year's eve for the Misses Genevieve and Evelyn Cunningham, debutantes this season. There will be half a hundred of the younger set at the enjoyable affair to greet the new year.

* * *

The marriage is announced of Miss Aimee Hope Ford and Dr. Robert McWilliam O'Neal, which took place December 16 at the home of Mr. and Mrs. Granville Abbott in Piedmont. The wedding was a pretty affair with relatives and a few friends of the couple at the ceremony and informal reception afterward. Dr. and Mrs. O'Neal will make their home at the Buckingham apartments in town.

* * *

Mr. and Mrs. Robert Burns Henderson returned yesterday on the Manchuria after a brief wedding journey through the islands and a delightful stay in Honolulu. Mrs. Henderson was formerly Miss Louise McCormick and is the attractive daughter of E. O. McCormick. The wedding of the young couple was a notable society affair of last month. They have returned for the holidays and will establish their home here. Among others returning for the holidays after a trip to Honolulu yesterday were Mrs. W. W. Hall and Miss Charlotte Hall.

* * *

Miss Mary Helen Carlisle, the talented miniature painter entertained at one of the elaborate teas of the season given yesterday afternoon in the gray room of the Fairmont, when Forbes-Robertson, the eminent English actor, was the honored guest. There were over 100 society people and artists bidden to meet the distinguished visitor between the hours of 4 and 6 o'clock. Forbes-Robertson will be here for a few weeks and will be entertained at several informal affairs given by his friends in this city and in Burlingame.

## And Now the "Fretful" Porcupine Band Is Worn

PHOTO. BY UNDERWOOD & UNDERWOOD N.Y.

*A new effect which becomes all types and colors of countenance.*

THE latest fancy of feminine caprice in millinery creations is the "porcupine band." Fitting successor to the Chantecler hat and other inspirations of the animal world, this charming effect bears a faint resemblance to the "quills of the fretful porcupine," hence its name. The great demand this season for feather bands has been responsible for many strangely beautiful productions in women's hats, and this is probably the most artistic of them all. The plumes droop down in a solid mass of feathers, without other decoration or design, framing the face of the wearer and showing a result which is simple, tasteful and possesses the special merit of being becoming to almost any type of countenance or coloring.

### CHRISTMAS CAROLS IN HOTEL LOBBIES

A picturesque ceremony of the night before Christmas to take place in the various hotels of the city will be the singing of the oldtime Christmas carols by the vested choir of the Cathedral Mission of the Good Samaritan.

Among the quaint old carols to be rendered by the boys and men in their vestments are "Adeste Fideles," "The First Noel," "Good King Wenceslaus," "God Rest You, Merry Gentlemen," "O, Little Town of Bethlehem," "It Came Upon a Christmas Clear," "Sweet Christmas Bells," "From Far Away," "Hymn For Christmas Day," "Hark, the Herald' and "Ring Out, Ye Bells."

The choir will make its rounds in a large sight seeing car, observing the following schedule: Palace hotel, 7:45 p. m.; St. Francis, 8:30; Fairmont, 9; Granada, 9:30; Bellevue, 9:50; Stewart, 10:10; Manx, 10:30, and Turpin, 10:50. The choir is directed by Miss Emma Berge.

### SCHOOL ATTENDANCE GROWS 26,250 IN YEAR

[Special Dispatch to The Call]

SACRAMENTO, Dec. 22.—State Superintendent of Public Instruction Edward Hyatt, who returned today from a trip throughout the southern part of the state, announced that the number of children attending the schools had increased 26,250 over last year. This increase has caused the employment of 875 more teachers. The increase in attendance is probably due largely to the new law that fixes apportionment of school money upon average daily attendance, instead of the old school census.

### CARNIVAL TO BENEFIT WIDOW AND CHILDREN

For the benefit of a widow and her four small children a ball and carnival of fun will be held tomorrow night under the auspices of the Mutual Aid fraternity at the Eagles' auditorium, 275 Golden Gate avenue.

## Be a Santa Claus to the Little Folks---By Ruth Cameron

RUTH CAMERON

"YOU would laugh to know how much remorse I feel that I never gave children more toys in the course of my life. I regret almost all the money I ever spent on myself and in little presents for grownup people."—Margaret Fuller Osolli.

I wonder how many toys there are among your Christmas packages.

Surely I didn't hear you say "None at all."

You really said it, and you don't see what you should be giving away toys for when there hasn't been a little child in your family for years and years.

Why, my poor friend, that's a sad state of affairs, but it certainly isn't any reason why you should miss half the fun of Christmas. I didn't say the toys had to be for your own children, or your sister's children, or your cousin's children. Indeed, I am inclined to think you are preparing much more pleasure for yourself if some of those toys are for the washerwoman's children or the little brothers and sisters of the bundle girl or the bootblack.

Don't feel you must miss this source of pleasure just because you are unlucky enough not to have any little ones in the narrow confines of your own family. There are quite enough children in the world to go around, and I'm sure that if you hunt hard enough you will find some charitable fathers and mothers who will be willing to share with you the delight of playing Santa.

A Christmas in which you give no child a toy—surely you wouldn't let such a day pass over your head.

God forgive you if you do—or perhaps I'd better say "pity you."

I am asked by a correspondent to please rebuke the girl who hints for an expensive Christmas gift from a man to whom she is not and does not expect to be engaged.

Surely any well bred girl does not need to be told that it is decidedly improper to accept an expensive gift from a man with whom her relations are not serious, to say nothing of hinting for one.

I can't say I ever ran up against this type of girl, but it appears from my correspondent's experiences that she exists, and since it is evident that my correspondent is better acquainted with this sort of person than I, I'll let her describe and rebuke the offender, only adding that I more than indorse her strictures.

"I have a lot of girl friends," writes my correspondent, "who think nothing of 'throwing a hint' to their beaus as to what they wish Santa would bring them for Christmas, and frankly confessing, when the latter's backs are turned, 'Of course, I will give him the cold shoulder afterward, but I do want such and such an article so much, and could never afford to buy it myself.'

"Don't you think men get wise to such girls, and don't you think it isn't fair to accept such expensive presents, unless they mean to get engaged?

"I remember once, when I was a very little girl, that I heard about a well merited rebuke which a gentleman gave with a gold thimble thus forced from him:

"I send you this thimble
For fingers nimble.
I hope it will fit when you try it.
It will last you long
If it's half as strong
As the hint you gave me to buy it."

Have you written your Christmas letters yet.

It seems to me that one of the sweetest of Christmas customs, and one which I am happy to say is growing rapidly, is the writing of Christmas letters. I especially love to get this kind of remembrance, because, while I feel that a gift may have been called forth by fear of a gift from me, or from a sense of obligation, I am sure that a letter is just a message of true friendship, a beautiful overflow of genuine Christmas spirit.

There are always many to whom you would like to send gifts at Christmas time, but can not. Suppose you dedicate an evening between now and Christmas to sending them a greeting, a word to let them know you still remember and value them.

Take out your prettiest stationery, or get a box of the pretty Christmas paper the shops are showing, and write a few lines to each one of them. Don't put them off with a printed card, but send a genuine, individual message right out of your own heart.

Above all things, don't forget the old folks. Little things like this mean so much to them.

### SALVATION ARMY PLANNING DINNERS

Five hundred baskets of food to make a Christmas dinner will be distributed to the poor of San Francisco today by the Salvation Army from the headquarters of Fifth and Stevenson streets. Distribution of the baskets will begin at 2 o'clock in the afternoon. The Salvation Army has followed this custom of giving away Christmas dinners to the unfortunate for many years. Conditions in the city were investigated some weeks ago by agents of the Salvation Army and in many instances it was found that some families would be unable to send for the Christmas basket for various reasons. In this case the army workers will deliver the dinner.

Our modern laundry on the premises insures cleanliness at the Lurline Ocean Water Baths, Bush and Larkin streets. Suits and towels thoroughly washed and sterilized. Inspection invited.

### CHILD WANTS STEPPAPA FOR CHRISTMAS GIFT

KANSAS CITY, Mo., Dec. 22.—There is an excellent opportunity open for some bachelor or widower to bring Christmas cheer to one small Kansas City family. It won't cost anything, either.

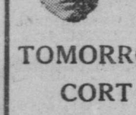
The particular need of the family was made known today in a letter to the "Good Fellows," an organization dispensing Christmas charity. The letter says:

Dear Good Fellowman: I want to tell you what I want for Christmas, but I don't want dolls or dresses. I want you to bring me a steppapa, for my papa is dead and I have asked mama for one lots of times, but she won't get none, and I will be a good girl, so please bring him. Mama and I live on the second floor.


AMUSEMENTS

COLUMBIA THEATER Geary and Mason
TOMORROW, SUNDAY, at 2:30
FAREWELL CONCERT
MOUNTAIN ASH MALE CHORUS OF WALES
"AN EVENT IN AMERICAN MUSICAL HISTORY"
World's Greatest Singers
In Christmas Carols, Songs, Choruses
Popular Prices—$1, 75c, 50c, 25c
SEATS AT BOX OFFICE TODAY

VALENCIA VALENCIA AT 14TH
THE GRAZI
PARIS GRAND OPERA CO.
Will return to the
VALENCIA STREET THEATER
ON MONDAY, DECEMBER 25,
CHRISTMAS DAY
Giving the Following Repertoire:
MONDAY NIGHT ..... "LOUISE"
TUESDAY NIGHT ..... "LA FAVORITA"
WEDNESDAY NIGHT ..... "HERODIADE"
THURSDAY NIGHT ..... "LOUISE"
FRIDAY NIGHT ..... "LA FAVORITA"
SATURDAY MATINEE ..... "LOUISE"
SATURADAY NIGHT ..... "SIGURD"
Seats for sale at Sherman, Clay & Co.'s and Valencia Theater. Prices, 50c to $2.50.



KUBELIK
VIOLINIST
TOMORROW AFT. AT 2:30
CORT THEATER
Tickets—$2.50, $2, $1.50, $1.00
NOW ON SALE AT
Sherman, Clay & Co.'s and Kohler & Chase's.
KNABE PIANO USED.

Columbia THE LEADING PLAYHOUSE. Geary and Mason Streets.
THIS WEEK AND NEXT WEEK
NIGHTLY, INCLUDING SUNDAY.
MATINEE TODAY
HOLIDAY MATINEE MONDAY (Christmas Day)
At Special Prices—$1.50, $1.00, 75c, 50c, 25c
ANNA HELD
In F. Ziegfeld Jr.'s Sensational Success,
"MISS INNOCENCE"
Miss Held's Engagement Ends Next Saturday.
Sunday, Dec. 31st (New Year's Eve)
"THE FORTUNE HUNTER"
This Sunday Aft., Dec. 24, at 2:30 p. m.,
MOUNTAIN ASH CHORUS.

LURLINE
BUSH AND LARKIN STREETS
OCEAN WATER BATHS
Swimming and Tub Baths
Salt water direct from the ocean. Open every day and evening, including Sundays and holidays, from 7 a. m. to 10 p. m. Spectators' gallery free.
Natatorium reserved Tuesday and Friday mornings from 9 o'clock to noon for women only.
"Filtered Ocean Water Plunge"
COMFORTABLY HEATED
Constantly Circulating.
Hot air hair dryers. Electric Curling Irons and Shampoo Room for Women Bathers free.
BRANCH TUB BATHS, 2151 GEARY ST. NEAR DEVISADERO.

CONCERTS, SKATING, ETC.

SKATE AT COLISEUM
BAKER AND OAK STREETS
MORNING, AFTERNOON and EVENING.
10 to 12 2 to 5 7:30 to 10:30
ADMISSION—EVENING, 20c. LADIES FREE.

WEEKLY CALL, $1 PER YEAR

Open to the Public
MATINEE OF MUSIC
Today—Saturday—3 P. M.
(Soloist)
MISS MAY G. FERREL, Contralto
MR. WM. E. RIGGS, Pianolist
MR. F. J. HUENKEN,
At the organ.
1. Rhapsodie Hongroise No. 12 ..... Liszt
2. Abide With Me ..... Liddle
Miss Ferrel
(Accompanied with the Pianola Piano.)
3. Madame Butterfly ..... Puccini
(Transcribed for the Organ by Harry Rowe Shelley.)
(The Aeolian Pipe Organ.)
4. (a) Dornroschen ..... Bendel
(b) Polish Dance ..... Scharwenka
The Pianola Piano.
5. (a) O love and Joy.
(b) The Northern Days ..... Chadwick
(c) At Parting ..... Rogers
Miss Ferrel
(Accompanied with the Pianola Piano).
KOHLER & CHASE HALL
26 - O'FARRELL ST.
SAN FRANCISCO
You are most cordially invited.

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CHAS. H. MUEHLMAN, Mgr.
Popular Matinee TODAY—25c and 50c.
BILLY "SINGLE" CLIFFORD
And His Big Company in
The GIRL, the MAN and the GAME
COM. AT THE MAT. TOMORROW
(Special Matinee Christmas)
CHARLES KLEIN'S MASTERPIECE,
THE THIRD DEGREE
With a Splendid Cast.
Savoy Prices Never Change—Nights and Sun. and Holiday Mats., $1.00 to 25c.
SEATS READY NOW.

CORT LEADING THEATER ELLIS & MARKET
Phones—Sutter 2460; Home C1050
Grazi Paris Grand Opera Company
MATINEE TODAY ..... "LAKME"
TONIGHT ..... "LOUISE"
Sunday Night ..... "HERODIADE"
Special Performance New Year's Eve.
"MME. BUTTERFLY." Prices—50c to $2.50.
Beg. Xmas Mat., Next Monday—Two Weeks.
Reg. Mats. Wed. & Sat. Special Mat. New Year's.
FORBES-ROBERTSON
In "THE PASSING of the THIRD FLOOR BACK"
Prices 50c to $2.00. SEATS NOW.

Orpheum
O'FARRELL BET. STOCKTON & POWELL
Safest and Most Magnificent Theater in America.
MATINEE TODAY AND EVERY DAY
THE STANDARD OF VAUDEVILLE
THOSE FOUR ENTERTAINERS, Fun and Music; CHARLES F. SEMON, "The Narrow Fellow;" CONRAD and WHIDDEN, Piano and Violin Eccentrics; CUNNINGHAM and MARION, "An Acrobatic Talkfest"; DIAMOND and NELSON; RICE and SULLY, Fun on the Trampoline and Elevated Bars; MRS. GARDNER CRANE and Company; New Daylight Motion Pictures; GENARO and BAILEY.
Beginning Next Sunday Matinee,
ORPHEUM ROAD SHOW
Eve. Prices—10c, 25c, 50c, 75c; Box Seats, $1. Mat. Prices (Except Sundays and Holidays)—10c, 25c, 50c. Phones—Douglas 70; Home C1570.

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OPENING PERFORMANCE TONIGHT
THE ALCAZAR COMPANY, including EVELYN VAUGHAN and BERTRAM LYTELL, in
THE FOURTH ESTATE
A Play of Love, Politics and Journalism.
ITS FIRST PRESENTATION IN SAN FRANCISCO.
PRICES—Night, 25c to $1; Mat., 25c to 50c.
MATS. TOMORROW, MONDAY AND THURSDAY.

GIFTS on CREDIT
$25.00 Watch or Diamond
ONLY $1.00 A WEEK
$50 Watch or Diamond $1.50 per week
$100 Watch or Diamond $2.00 per week
We Trust Any Honest Person.
BRILLIANT JEWELRY CO.
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OAKLAND LOS ANGELES
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MOSS GLOVE CO.
127 Grant Ave. near Geary Street | Cor. Market and O'Farrell, Phelan Bldg.

HOUR OF MUSIC
Will Be Held in Our Recital Hall This Afternoon at 3 o'clock
SOLOIST
FAY CARRANZA MOLERA
SOPRANO-COLORTURA
THE PUBLIC CORDIALLY INVITED
Sherman Clay & Co.
KEARNY AND SUTTER
Take Elevator to Eighth Floor

SEE
Regal Stationery Store
For Steel Die and Hand Painted Xmas Cards
16th St., nr. Valencia

Announcement
L'Aiglon Restaurant and Hotel
will open
SATURDAY, DECEMBER 23
By Cyril Arnautou, C. Lahaderne and Henry, formerly with Marchand's, lately with Bergez-Frank's.
362 GEARY.
Phone Sutter 1572; Home C3970

Revillon Furs
Our entire stock of Revillon Furs
(worth over $200,000)
At 25% Off Marked Prices
STOCKTON AND O'FARRELL D. Samuels THE LACE HOUSE STOCKTON AND O'FARRELL


United States Branch
STATEMENT
OF THE CONDITIONS AND AFFAIRS OF THE
ROYAL INSURANCE COMPANY, Limited
OF LIVERPOOL, ENGLAND, ON THE 31ST day of December, A. D. 1910, 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. | |
| Deposit capital | $450,000.00 |
| ASSETS. | |
| Real estate owned by company | $4,174,890.61 |
| Loans on mortgages | 403,100.00 |
| Cash market value of all stocks and bonds owned by company | 4,150,574.75 |
| Cash in company's office | 1,572.53 |
| Cash in banks | 379,290.67 |
| Interest due and accrued | 68,943.11 |
| Agents' balances representing business written subsequent to October 1, 1910 | 1,285,593.75 |
| Rents due and accrued | 16,060.30 |
| Due from other companies for reinsurance on losses already paid | 54,519.34 |
| Total assets | $11,534,555.06 |
| LIABILITIES | |
| Losses adjusted and unpaid | $104,117.10 |
| Losses in process of adjustment or in suspense | 516,788.78 |
| Losses resisted, including expenses | 114,042.88 |
| Gross premiums on fire risks running one year or less, $4,369,392.80; reinsurance, 50 per cent | 2,184,696.40 |
| Gross premiums on fire risks running more than one year, $9,791,189.26; reinsurance pro rata | 5,086,553.70 |
| Gross premiums on inland navigation risks, $145,331.61; reinsurance, 50 per cent | 72,665.80 |
| Gross premiums on marine risks, $1,996.47; reinsurance, 100 per cent | 1,996.47 |
| Taxes due or accrued | 180,754.17 |
| Commissions and brokerage due or to become due | 18,988.95 |
| Reinsurance premiums and return premiums | 134,380.88 |
| Amount reclaimable by insured on perpetual fire policies | 95,102.97 |
| All other liabilities | 172,427.92 |
| Total liabilities | $8,682,516.08 |
| INCOME | |
| Net cash actually received for fire premiums | $7,449,668.33 |
| Net cash actually received for marine premiums | 197,829.07 |
| Received for interest on mortgages | 25,867.03 |
| Received from interest and dividends on bonds, stocks, loans and from all other sources | 216,097.61 |
| Received for rents | 370,896.18 |
| Received from home office | 236,115.93 |
| Income from all other sources | 1.66 |
| Total income | $8,494,475.81 |
| EXPENDITURES | |
| Net amount paid for fire losses (including $500,887.46, losses of previous years) | $3,507,473.66 |
| Net amount paid for marine losses | 57,042.24 |
| Expenses of adjustment and settlement of losses | 85,307.12 |
| Paid or allowed for commission or brokerage | 1,338,009.27 |
| Paid for salaries, fees and other charges for officers, clerks, etc | 792,131.84 |
| Paid for state, national and local taxes | 231,141.90 |
| Gross decrease in book value of ledger assets | 87.50 |
| Remitted to home office | 1,465,156.79 |
| Repairs and expenses on real estate | 166,272.52 |
| All other expenditures | 554,213.02 |
| Total expenditures | $8,196,835.86 |

| | Fire | Marine |
|---|---|---|
| Losses incurred during the year | $3,650,625.24 | $81,689.79 |

RISKS AND PREMIUMS

| | Fire Risks | Fire Premiums |
|---|---|---|
| Net amount of risks written during the year | $10,113,507.45 | $10,755,076.83 |
| Net amount of risks expired during the year | 9,701,173.28 | 10,546,830.41 |
| Net amount in force December 31, 1910 | 13,783,963.13 | 14,160,852.06 |

| | Marine Risks | Marine Premiums |
|---|---|---|
| Net amount of risks written during the year | $39,724,374.00 | $223,664.72 |
| Net amount of risks expired during the year | 31,648,249.00 | 88,066.56 |
| Net amount in force December 31, 1910 | 8,602,431.00 | 147,328.08 |

EDWARD F. BEDDALL,
General Attorney for United States.
Subscribed and sworn to before me this 26th day of January, 1911.
EDMUND HARVEY, Notary Public.

Royal Insurance Company, Limited, OF LIVERPOOL
ROLLA V. WATT,
Manager Pacific Department,
Royal Insurance Building,
Cor. Pine and Sansome Streets,
San Francisco, Cal.