IN WOMAN'S WORLD

Women's Clubs To Give Merry Holiday Jinks

Frolics to Be Substituted for Usual Programs This Week

By MARY ASHE MILLER

An attenuated club calendar is offered the members of the women's organizations of the city this week, but no one will care in the least—not even the most ardent and confirmed "clubber"—as holiday festivities will keep every one occupied.

Christmas frolics are scheduled for the Clionian club Tuesday afternoon, and, as no one knows exactly what form the jinks of this club will take, there is much speculation among the members.

* * *

The California club has announced that there will be no program Tuesday, but open house will be maintained for the members. Cards will be played and there may be a little music, but nothing definite is promised.

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The annual Founders' day breakfast will be held January 9 and the club jinks will be held at that time.

* * *

The Papyrus club is preparing for all manner of merriment Wednesday evening, when its jinks will be held. An entertaining program is promised.

Probably no club in town has more musical talent among its members than the Papyrus, and a spirit of willingness to do her share along any lines makes the club members able to provide much in the way of programs at any time.

A business meeting of the club will be held Wednesday afternoon.

* * *

The Susan B. Anthony club was entertained at the home of Mrs. Lloyd Baldwin Monday, it being the annual meeting of the organization. Reports were heard from the retiring officers and civic discussions preceded the election.

A committee was appointed, composed of Mrs. Lloyd Baldwin, Mrs. Austin Sperry, Mrs. Kendricks and Miss Katherine Cole, to protest to the mayor against the destruction of Telegraph hill and Mrs. Baylor was made chairman of a committee to request the park commissioners to frown on the Richmond sewerage connection for the park.

The following officers were elected: President, Mrs. Mary Sperry; first vice president, Mrs. Lloyd Baldwin; recording secretary, Mrs. Francesca Pearce; corresponding secretary, Mrs. G. W. Pringle; financial secretary, Miss Katherine Cole; press reporter, Mrs. G. W. Pringle.

Palo Alto Society

PALO ALTO, Dec. 23.—Among those who have gone to Monterey county for the holiday season are Prof. and Mrs. Karl Rendtorff, who departed Wednesday for Carmel-by-the-Sea. Prof. E. C. Starks and family are in Pacific Grove and will remain there until after the opening of the new year.

Mrs. W. A. Beasley and Miss Marion Osgood, Stanford '07, motored up from San Jose during the week in the interests of the Christmas sale of the Red Cross society.

Charles Partridge, son of John Partridge of Menlo Park, is convalescing from injuries which he received while playing football at the country place of Major Harkins several days ago.

F. H. Abbott of San Francisco, accompanied by his daughter in law, Mrs. Viola Abbott of Berkeley, came down to spend several days this week with his sister, Mrs. H. W. Simkins.

Erval Newcomer, Stanford '11, who been acting as assistant state entomologist at Sacramento, is here to spend Christmas with his parents.

The David A. Currys arived home today from a visit to their camp in Yosemite valley.

W. O. Barker, who has been engaged in engineering work on the coast of the Argentine Republic, will be here about the first of the year to make an extended visit with his family.

Henry B. Post, the eldest son of Mrs. Alice C. Post, is recovering from the effects of an operation for appendicitis which he underwent at the Lane hospital recently.

Darrel Crandall of Palo Alto, a former student at the uniyersity, will leave shortly for Oro Preto, Brazil, where he will engage in enginering and geological work for an American company.

Herbert Henley is visiting relatives in this city prior to his departure for Bakersfield.

Miss Ethel Crosby went down to Pacific Grove yesterday to join a party of Stanford girls that are enjoying a house party there for the holidays.

Announcement has been made of the engagement of Miss Florence F. Grant of San Jose to James Rowland Johnson, who was graduated from Stanford last June. Johnson is in Schenectady, N. Y., and the wedding will take place upon his return to California.

The Thespian club of the high school is preparing for a presentation of the play, "My Lord in Livery," early in January.

Miss Ethel Lee, daughter of Mr. and Mrs. John Lee Jr., entertained a number of young friends at her parents' home in University avenue Friday night.

Mrs. Mary T. Deady of San Francisco is here to spend the holidays with her aunt, Mrs. Frank P. Thompson.

Miss Dagmar Nielsen is spending the holidays with friends in Pasadena.

Captain A. J. Hutchinson and family have gone to their orange grove at Lindsay to spend the holiday vacation.

Earl H. Pier, assistant United States attorney in San Francisco, is here to spend the holidays with his parents, Rev. and Mrs. Lewis A. Pier. Rev. Mr. Pier also anticipates a visit from his brother, who lives in southern California.

DELEGATES NAMED BY BERKELEY SUFFRAGISTS

BERKELEY, Dec. 23.—The Berkeley Equal Suffrage league has named as delegates to the state convention to be held January 5 and 6 at San Francisco, Mrs. Elinor Carlisle, Mrs. Julia Sanborn, Mrs. John F. Swift, Mrs. Samuel Haight, Mrs. Aaron Schloss, Mrs. Walter Brown, Mrs. L. E. Blochman, Mrs. John A. Wilson, Mrs. William Keith and Mrs. Hester Harland. The local league, like the state organization, will not disband although the California fight is won. They will aid in other states as other states aided here.

The Lurline Ocean Water Baths, Bush and Larkin streets, are the most sanitary baths in the world. Comfortably heated. Ocean water plunge constantly circulating and filtering. Inspection invited. Spectators free. Open 7 a. m. to 10 p. m. daily and Sunday.

NATIVE SONS ELECT OFFICERS—The following have been elected officers of Yerba Buena parlor No. 84: President, S. Seger; first vice president, A. Honigsberg; second vice president, F. G. Beutler; third vice president, N. Arter Jr.; marshal, W. B. Keller; recording and financial secretary, Albert Picard; treasurer, C. C. Bossi; inside sentinel, F. B. Grant; outside sentinel, R. D. Watkins; surgeon, Dr. A. A. Drossel; collector, A. G. Hardenburg; trustees, J. G. Saxton Jr., C. Roman and Henry Shermund. The newly elected officers will be installed Monday, January 15. Following their installation an entertainment will be given in their honor.

Dainty Miniatures Limned by Famous Artists Is Latest Fad

MRS. HAROLD LAW — MRS. FRANCIS GAY. — MRS. CHAS. G. HUSE.

Three miniatures of well known women which are attracting attention.

SOCIETY women this season have, more than in former years, inclined to the fad of having their miniatures done by some famous artist and several of the younger matrons recently have added these attractive portraits of themselves to their art collections. In the group shown today there are three young society matrons who were painted by Rosa Hooper. At the left in the group is Mrs. Harold Law, who formerly was Miss Genevieve Schultz. She is one of the favorites in the younger married set and makes her home in town. The second in the trio is Mrs. Francis Gay, who was Miss Lillie Hart before her marriage and who has established her home in Honolulu. The third is Mrs. Charles G. Huse, who was Miss Juanita Wells. She resides in Chicago, but was a visitor here this summer and was entertained by her friends in this city.

Visits of Santa Claus Are Reported From All Sections of the Country

WASHINGTON, Dec. 23.—President Taft played Santa Claus today to two score policemen, more than 20 clerks, the secret service men on guard at the executive offices and dozens of other employes of the White House.

To each policeman and married man employed, outside the office force, the steward presented a fine turkey. Each clerk found an envelope with a five dollar gold piece in it on his desk. Each secret service agent guard had a gold stickpin thrust in his scarf by the president.

One present for Taft that has reached the White House came from Postmaster Douglas at Tuscaloosa, Ala. It was a 45 pound turkey, one of the biggest ever sent to grace the presidential Christmas dinner.

SANTA BURSTS PRISON DOORS

SACRAMENTO, Dec. 23.—Three convicts in San Quentin will receive their freedom as a Christmas present, and Governor H. W. Johnson will be the Santa Claus. The governor today signed pardons for Gertrude Driggs, an aged women, John F. Bushnell and A. A. Lebeuf. The pardons were placed in the mail this morning and will arrive at San Quentin in time for presentation to the prisoners Monday morning.

Gertrude Driggs was sentenced to five years' imprisonment from Los Angeles on the charge of forging a will. She is now 60 years old, broken in health and, according to physicians, has but a short time to live.

Bushnell was sentenced to 10 years in San Quentin for embezzlement, and has served four years of his term.

Lebeuf also was sentenced for a term of 10 years for embezzlement.

INDIANA CELL IS TENANTLESS

MICHIGAN CITY, Ind., Dec. 23.—Guards of the Indiana state prison presented to Edward A. Aszman, a pardoned "life man," a gold watch when they bade him goodby and wished him "Merry Christmas" today. Aszman had served 20 years. He departed for Cincinnati to join his widowed daughter and her children. "And I am going to see to it that they have many Merry Christmases," he told his prison friends.

KRIS KRINGLE SWINGS A PICK

SHENANDOAH, Pa., Dec. 23.—Joseph Reed and Thomas Levan, two miners who were entombed in the Packer colliery of the Lehigh Valley Coal Company last night, will spend Christmas at home with their families. They were rescued uninjured today, all available men working in short relays at high speed until they were taken out. The men had prepared for a long siege.

YELLOW BOYS TO TIP STOCKINGS

DENVER, Dec. 23.—More than $1,000,000 has been shipped from the Denver mint to all parts of the country to meet the demand of the Christmas season for new coins. About 100,000 in $2.50 gold pieces and a quantity of larger coins, probably wanted for presents, were included in the shipment. The remainder was made up of dollars, half dollars, quarters, dimes, nickels and pennies. Orders from nearly every state were filled. Boston showed the greatest demand, while Texas cities ordered large supplies.

SANTA: MAIL FOR YOU AT THE JAIL

When Chief of Police White looked at the pile of letters left by the postman yesterday morning, his eye fell on an envelope addressed, "Santa Claus, city prison, San Francisco."

As old St. Nick was not in the tombs, White took it upon himself to open the epistle. The letter was signed by an 8 year old girl, Ada Beattie, of Boundary Falls, B. C. She evidently had read in the newspapers of the arrest of a Santa Claus recently on a charge of vagrancy, but by the tenor of the letter, she does not know that the same Santa was liberated two weeks ago upon his proving that he was a genuine Kris Kringle.

The letter follows:

Bondary Falls, Dec. 1011, 8.
Dear Santa Claus:
I am sorry you are in jail.
I read it in the newspaper.
I hope you will soon be out.
I wrote to you before.
But I don't think you will get my letter.
I asked you to bring me a big kid doll.
And a nice story book.
A sleigh—a hair ribbon and Xmas crackers.
And candles, nuts and oranges.
ADA.
Johnston wants a train and candies and nuts.
He is 5 years old.
ADA BEATTIE. B. C.
I am 8 years old.

CHRISTMAS MAIL IS DESTROYED

NORFOLK, Neb., Dec. 23.—A mail car containing much Christmas matter was burned today when a Northwestern railway train, east bound from Oakdale to Omaha, was derailed near Albion.

BELLEFONTAIN HAS NO SANTA

BELLEFONTAINE, O., Dec. 23.—Bellefontaine is without a Santa Claus this year, and probably is the only city in the country that will have no Christmas exercises in any church or institution. The small boy who has attended Sunday school regularly the last few weeks, expecting the usual Christmas tree and festivities, was disappointed when the ministers of the city announced through the newspapers that they had decided to abandon the church Santa Claus and Christmas tree. Sentiment against the Santa Claus myth, the high cost of living and the theory that the money should be expended among the poor were among the reasons given by the ministers and others for their actions.

MAYOR'S WIFE CUT RATE SANTA

INDIANAPOLIS, Ind., Dec. 23.—Mrs. Lewis Shank today actively reinforced her husband, the mayor of Indianapolis, in his campaign against the high cost of Christmas feasting. She stood in the public market selling dressed turkeys and chickens, walnuts and mince meat purchased by the mayor directly from the producers and offered to the consumers at prices under those asked by the regular dealers.

KILLED WHILE PLAYING SANTA

EARLVILLE, Ia., Dec. 23.—While playing the role of Santa Claus, Mrs. Martin Powell, aged 60 years, was killed by an Illinois Central freight train near her home here. Her body was found beside the track today and scattered about were her Christmas bundles. Mrs. Powell went out on Christmas errands last night. When she failed to return home her family began search, which ended with the finding of her body.

MONEY "FAMINE" IN NEW YORK

NEW YORK, Dec. 23.—On the last business day before Christmas New York discovered that there was a "famine" in new money. At the subtreasury it was said today that the supply of crisp new bills and shining coins which it is usual to distribute at this season of the year has been exhausted. Secretary MacVeagh made a ruling some months ago, however, which upset this procedure, that where there was sufficient currency in the nearest subtreasury to meet demands the government would not pay the cost of transporting new bills or coins merely to meet the preferences of the banks, hence the shortage.

FREEDOM GIFT OF THIS JUDGE

ST. LOUIS, Dec. 23.—The Christmas spirit melted the heart of Judge Kimmel in the police court today. In effect he said:

"Good morning, prisoners. You're all discharged."

Seventeen persons were in court to answer peace disturbance and minor charges. In every case Judge Kimmel said:

"Christmas is at hand. I don't want to be responsible for any poor unfortunate spending Christmas behind the bars."

PLAYS SANTA TO HIS STRIKERS

COSHOCKEN, Pa., Dec. 23.—Unique in the history of labor strikes is a Christmas gift being distributed here today. Victor Mauck, president of the John Wood Manufacturing company, has set aside a fund of $2,000, which is being distributed in gifts of $5 and $10 to every one of his 266 men who have been out on strike for 10 weeks. Mauck says his gift is inspired by a desire that every one of his old employes can be sure of a good Christmas dinner.

WOULD'NT THIS JAR OLD SANTA?

WASHINGTON, Dec. 23.—Unless something is done to rehabilitate turkey growing, there will be no such thing as Christmas or Thanksgiving turkeys in the United States within 10 years. The census bureau has issued a bulletin showing that in 1910 there were only 3,668,708 turkeys on farms in this country, while in 1900 there were 6,594,095. At this rate the turkey will be in the dodo class by 1920.

BIG TREE FOR MINE ORPHANS

BRICEVILLE, Tenn., Dec. 23.—A mammoth Christmas tree for the 200 or more children made fatherless by the Cross mountain explosion December 9, was plucked bare this afternoon. The gifts, consisting of clothing, toys and confections, were purchased with funds contributed by men, women and children in many states.

MINERS RECEIVE GOLDEN PRESENT

[Special Dispatch to The Call]

GRASS VALLEY, Dec. 23.—Every miner in the North Star mine today received a ten dollar gold piece as a Christmas present, while younger men employed on the surface received a five dollar gold piece. About $4,000 was distributed. This custom has been followed for several years. All mines in this section closed today until Tuesday.

CHRISTMAS DAY AT SAN QUENTIN

[Special Dispatch to The Call]

SAN QUENTIN, Dec. 23.—Christmas dinner will be set before 2,000 inmates of San Quentin penitentiary Monday. It will be almost as elaborate as the feasts enjoyed by many who live outside the walls, except that roast pork and apple sauce will supplant turkey. There will be no Christmas gifts, although the convicts often make each other presents of tobacco, the currency of the walled city.

There are three inmates who are looking forward to Christmas day with more pleasure than a child waiting for Santa Claus. These are Mrs. Gertrude Driggs, J. F. Bushnell and A. A. Lebuf. Their pardons, which were granted by Governor Johnson this morning, will be read in the prison chapel Christmas morning.

For the first time in their lives the McNamara brothers, James B. and John J., will eat Christmas dinner in prison. They will be able to console each other, however, as they occupy the same cell.

Abe Ruef, former political boss of San Francisco, this year will also have to be satisfied in the regulation holiday fare prepared by the prison chef. Last year, while in the county jail in San Francisco, he received an elaborate six course dinner from his home. But this is not allowed in San Quentin.

George D. Collins, it is said, was allowed a new suit of stripes a month ago, but, instead of accepting them, asked that he might take them from the clothing department on Christmas day, so as to feel that he has received at least one present.

Matt Canavan, the former "King of the Newsboys," has broken into the prison just in time for his holiday dinner. He was sentenced recently to another term behind the walls.

All work on the new cellhouse, on the rock pile, gardens and jute mill will be stopped for the day by Warden Hoyle.

At 2 o'clock the prisoners will fall in line and march in single file to the chapel, where special services will be held. Dinner will come next and will consist of roast pork and apple sauce, hot bread, boiled rice and potatoes, coffee and mince pie and brown sugar.

All the inmates will then be allowed to roam about the prison yard and gardens at large while the convict band plays popular and classical airs. Lockup time will come about 4 o'clock and the prisoners will have spent the rest of Christmas day as happily as they can under the circumstances.

SHOPPERS SEE DEATH SCUFFLE

OMAHA, Neb., Dec. 23.—David Stettsey, floor walker in a local 10 cent store, was instantly killed in the presence of a throng of Christmas shoppers in the rush this morning. The killing was done in a scuffle with a shopper, and is believed by the police to have been the result of an accident. Stettsy was thrown to the floor. His neck was broken.

Santa Reunites Couple

[Special Dispatch to The Call]

FAIRFIELD, Dec. 23.—There will be a happy Christmas in the home of Mr. and Mrs. Harry H. Blackburn. After having been divorced for 12 years, the couple, who are yet young, have again been joined in wedlock. They have three children, and Christmas will find a reunited family.

Truth Unlocks Sing Sing

NEW YORK, Dec. 23.—A Christmas present to John Boehman of Brooklyn today was the dismissal of charges which will lead to his release from Sing Sing prison after 16 years' service on conviction for a murder of which the supreme court now finds him to be innocent.

The necessary testimony was supplied by two men who kept silent at a time when he needed them to prove an alibi, because, they said, they were afraid of being hounded by the police.

The proprietor and bar tender of a music hall have made affidavit that Boehman was in their place at the time the crime was committed elsewhere.

Greetings Gripped in Death

HAMMOND, Ind., Dec. 23.—Holding in his hand a letter bearing an vitation to spend the Christmas holidays with his son, Harry A. Wennerskold of Chicago, the body of Peter Wennerskold, 63 years old, was found in bed at his home today.

Pardon as Present

LINCOLN, Neb., Dec. 23.—Dr. W. H. Johnson, aged 65, a veteran of the civil war and former surgeon of the national Grand Army of the Republic, serving a term in the Nebraska penitentiary on conviction of criminal practice, today received an unconditional pardon from Governor Aldrich as a Christmas present.

BERKELEY SCIENTIST MARRIES CANADIAN GIRL

BERKELEY, Dec. 23.—Word was received today that Prof. William Meyer of the department of astronomy at the University of California was married at Des Moines, Ia., last Wednesday to Miss Mabel Schlosser of Canada. After a short honeymoon tour the professor and his bride will come to Berkeley to live.

To Be Wise in Matters of Age Is Folly---By Ruth Cameron

RUTH CAMERON

"MAN never is, but always to be, old."—With apologies to Pope.

A woman who must be between 50 and 60 years of age was speaking to me of a friend of hers. "She is a very jolly girl," she said, "but rather countryfied and unpolished."

At the word "girl" there came into my mind the idea of a young person, perhaps 19 or 20—perhaps 25 or 30.

"How old is she?" I chanced to ask, having for certain reasons a curiosity about this person.

"Oh, about my own age," said the woman. "No, I think she may be a year or two older. She graduated from school in the class ahead of me."

And yet it was quite evident that she was conscious of no incongruity in referring to her friend as a "girl."

Surely you have noticed how very largely relative is this matter of age in the minds of the sons and daughters of men.

If you haven't, let me recommend this as an interesting and fertile direction for future observation.

Take your own case, for example. Can't you remember when, as a little girl with pigtails down your back, or a little boy in short trousers, you regarded your cousin in college as the acme of grownupness, and your aunt, who was nearly 30, as middle aged, and that neighbor of yours, who may have been 55, as an old man?

But now that you are 20, 30 or 50 yourself, hasn't your scale of age measurements changed somewhat?

I well remember myself how I offended a dear aunt of mine by speaking of a mutual friend as "one of the best looking middle aged women I knew."

"Middle aged?" protested my aunt, indignantly. "Why, Ruth, she is only 35. You don't call that middle aged, do you?"

My aunt was then 37, and I was 15. Of course, I yielded the point outwardly, but inwardly I certainly did call that middle aged, and regarded my aunt's contention that any one under 40 was young as most amusing.

Ah, me, how times have changed! Just the other day I caught myself arguing that 40 was the prime of life, and no one should be called middle aged until 45 or 50, or until 70.

Surely you have noticed how very much younger the high school children look nowadays than they did when you went to school. I believe the age average of high school graduates has gone down a year, but not more than that, and in many places not that much. How do you account for the vast difference, then? Ah, my friend, you don't need to account for it. It doesn't exist except in your point of view. You are just giving yourself another example of the relativeness of age.

For most of the wrenches and jolts of life there are, happily, conditions which alleviate what would otherwise seem unbearable, conditions which soften and break the most cruel shocks. Death, for instance, the greatest shock of all, unless it is very sudden, seldom comes as an unbearable wrench, because weakness or suffering has prepared us for it.

But of all the alleviating conditions, it seems to me that none is more kindly and grateful than this fact of the relativeness of age.

How beautiful it is that, instead of painfully realizing that one's friends and one's self are "past numbers," to most of us, except the very old, old age remains until the end merely an unwelcome but pleasantly vague mirage that accommodatingly retreats as we approach.

May human nature never change in this! May we never grow foolishly wise, for surely in this direction there can be no room for doubt that where ignorance—or, rather, unrecognition—is bliss, "'twere folly to be wise."

CHILDREN SWARM ON FAMILY TREE

Thirteen Births in Five Years and Sixteen Stockings to Fill, This Record

OKLAMOMA CITY, Dec. 23.—His recent complaint that the railway station waiting room at Boynton, Okla., was without fire on a bitterly cold day, led to a discovery today that J. M. Jackson and wife are parents of 14 children, 13 of whom were born in three years. The fourteenth child, a son, is 14 years old.

Five years ago the increase in the Jackson family became marked. Twins are now 5 years old. Triplets succeeded the twins in 12 months, and in another year triplets again made their appearance. But one year after the last triplets came five children on the same day.

The last five are alive, but the health of the whole family, Jackson says, was impaired by the absence of warmth in the Boynton station waiting room.

WHIST PARTY—Abraham Lincoln council No. 2 of Junior Order of United American Mechanics will give another whist tournament in its hall at Twentieth and Capp streets next Thursday night.

ECZEMA CAME FROM TEETHING

Watery Festers Dried in Scabs, Would Dig and Scratch Her Face. Used Cuticura Soap and Ointment and Was Cured.

"When my little girl was about eight months old, she was taken with a very irritating breaking out, which came on her face, neck and back. When she first came down with it, it came in little watery-like festers under her eyes, and on her chin, then after a few days it would dry down in scaly, white scabs. In the daytime she was quite worrysome and would dig and scratch her face nearly all the time.

"I consulted our physician and found she was suffering from eczema, which he said came from her teething. I used the ointment he gave me and without any relief at all. Then I wrote for a book on Cuticura, and purchased some Cuticura Soap and Ointment at the drugstore. I did as I found directions in the Cuticura Booklet, and when she was one year old, she was entirely cured. Now she is three years and four months, and she has never been troubled with eczema since she was cured by the Cuticura Soap and Cuticura Ointment." (Signed) Mrs. Freeman Craver, 311 Lewis St., Syracuse, N. Y., May 6, 1911.

Cuticura Soap and Ointment are sold throughout the world, but to those who have tried the usual remedies and found them wanting, and who have lost faith in everything, a liberal sample of each, with 32-p. book on the skin, will be sent post-free, on application to Potter Drug & Chem. Corp., Dept. 2A, Boston, Mass.

CHICHESTER S PILLS

THE DIAMOND BRAND.
Ladies! Ask your Druggist for Chi-ches-ter's Diamond Brand Pills in Red and Gold metallic boxes, sealed with Blue Ribbon. Take no other. Buy of your Druggist. Ask for CHI-CHES-TER'S DIAMOND BRAND PILLS, for 25 years known as Best, Safest, Always Reliable

SOLD BY DRUGGISTS EVERYWHERE

"77"

Humphreys' Seventy-Seven Breaks up Grip and

COLDS

Influence of Stars

Influenza got its name in the seventeenth century, in Italy, because it was attributed to the influence of the stars—

Symptoms—chilliness and coldness down the spine, anxiety, feverishness, fontal headache, pains in the limbs and back, cough, nausea, pain and suffusion of the eyes, sneezing and extreme muscular prostration.

Remedy — "Seventy-seven" meets the exigency, cuts it short promptly, preoccupies the system and prevents its invasion—

A small vial of pleasant pellets, fit the vest pocket. At Drug Stores 25c. or mailed.

Humphreys' Homeo. Medicine Co., cor. William and Ann streets, New York.

Health and Pleasure Resorts

HOTEL DEL CORONADO

CORONADO BEACH, CALIFORNIA

Special weekly rates. First class in every respect. Our own water distilling and purifying plant insures good water. House swept and cleansed by the vacuum system. Most equable climate in the world. Golf, Tennis, Deep Sea and Bay Fishing, Bathing. Write or telegraph (our expense) for rates or rooms. Motor boats meet all passengers on arrival of Pacific Coast S. S. Company's steamers and bring them direct to hotel.

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334 SOUTH SPRING STREET
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HONOLULU, $110

AND BACK FIRST CLASS

5½ days each way, by splendid S. S. SIERRA (10,000 tons displacement). Sails from San Francisco Jan. 6, Jan. 27, Feb. 16, Mar. 9, etc. Automobiling (smooth roads), fishing, sea bathing, surf boating, surf boarding and all the rest of it. "Nothing can surpass the sea bathing at Waikiki"—it is a "joy and delight," excels anything on the Mediterranean. Average temperature in Honolulu (last year), Nov. to April, 68 to 72½ deg. Go there on your winter vacation. Book now.

LINE TO TAHITI—S. S. Mariposa (5,000 tons displacement), $135, first class, round trip, 24 days. Sailing Dec. 28, Feb. 2, Mar. 9, etc.

OCEANIC LINE, 673 MARKET ST.
Phone Sutter 648

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	$4,174,899.61
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	379,291.67
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	$8,682,516.02
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	23,867.03
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	554,218.02
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	Premiums
Net amount of Risks written during the year	$1,011,350,745.00	$10,755,076.83
Net amount of Risks expired during the year	970,117,328.00	10,546,830.41
Net amount in force December 31, 1910	1,378,396,313.00	14,160,852.06
	Marine Risks	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	88,066.50
Net amount in force December 31, 1910	8,602,481.00	147,828.08

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.