NEWS OF OAKLAND, BERKELEY, ALAMEDA, SAN LEANDRO

CAMPAIGN AGAINST ROADHOUSES WON

Resorts at Warm Springs and Alvarado Lose Licenses to Sell Liquor

John Bauman Said to Have Sold Intoxicants to Insane Man Who Later Ended Life

OAKLAND, Nov. 4.—Women leaders in club and civic center activities throughout Alameda county won a victory before the board of supervisors today in their campaign against roadhouses. Tom Klink, keeper of a roadhouse at Warm Springs, was denied a renewal of his liquor license and the board served notice that the bar at the resort must close. Klink appa[illegible]ntly had advance information of [illegible] his application, and made [illegible] ance. The license under [illegible] X. Herme had operated a bar at the Hotel Chanticler at Alvarado was revoked and the hearing of a protest against John Bauman's saloon at Irvington was begun. The Bauman hearing will be concluded next Monday.

There was a technical objection against Klink, that he did not have the requisite number of signatures of adjoining property owners to his petition, but this was not considered.

OPPOSITION GENERAL

"Klink has conducted the kind of place that this board ought to drive out of the county," said Supervisor Foss, "and whether he has the required number of signatures or not, I am opposed to renewing his license."

Supervisor D. J. Murphy, in whose district the three saloons are located, then moved to deny the Klink petition.

"Such saloons as he has conducted should be eliminated and I will vote against them every time," Murphy said.

Protests against the place were filed by Mrs. James B. Hume, president of the Civic central committee of Alameda county, and signed by every president of centers in the county. This protest bore the names of Mrs. James B. Hume; Miss Blanche Morse, secretary; Mrs. Cora E. Jones, president of the Oakland center; Mrs. R. C. Young, secretary Oakland center; Mrs. L. T. Langworthy, president Seminary Park center; Mrs. Elizabeth Fern, president Fruitvale center; Miss Myra V. Simmons, president Alameda County Colored American center; Mrs. E. F. Strowbridge, president San Lorenzo center; Mrs. John Coburn, president Emeryville center; Dr. Minora Kibbe, president Laurel club; Mrs. Leda M. Hume, president Berkeley center, and Mrs. T. H. Speddy, president Alameda center.

INFLUENCE DEMORALIZING

Dr. Susan J. Fenton, third vice president of the Public Service club of Alameda county, sent a protest. "Our investigators have found it to be a disreputable place and demoralizing in its influence upon young people," Doctor Fenton wrote.

Mrs. Gulielma R. Crocker, chairman of the civic committee of the Country club of Washington township, opposed the granting of the license on the ground of lack of signatures.

Miss Bessie Wood, secretary of the Child's Welfare league, also objected to the place.

District Attorney W. H. Donahue informed the board that the hearing of a motion to revoke the license of X. Herme at Alvarado was up for consideration and Donahue said that he had more evidence, in addition to that which he submitted last week, against Herme's conduct of the place. Attorney George McDonough appeared for Herme, saying that his client was ill, and asked 30 days' time for him to dispose of his interest in the place. He admitted that all the charges made by Donahue against Herme were true.

MOTION UNANIMOUS

"With these admissions, I see but one line of action," said Supervisor Murphy. "I move to revoke the license." This motion also was passed unanimously.

Mrs. Emily G. Mowry, president of the Country club of Washington township, said that she understood that there was to be a hearing on the license of John Bauman of Irvington. The board heard her protest today, though the hearing is for Monday of next week.

"Bauman sold liquor to Fred Mowry, an insane man, who came home from the state hospital at Agnews, one morning, and in the afternoon he got drunk at Bauman's," she said, "and a few hours later Mowry committed suicide. The coroner's inquest was a travesty on justice. Witnesses were placed under oath, but they told everything except what was the real facts of the case. Bauman was a witness, himself, and he was mightily glad when they let him go. People there told me, 'You must not say anything about this, as it will hurt politics.' I don't care whether it hurts politics or not. Mr. Bauman's influence in the town is bad. He overindulges in his own liquor."

WEALTHY RECLUSE DIES PLAYING SOLITAIRE

Benjamin Grant Found With Cards in Hands

Benjamin Grant, recluse and wealthy, was found dead in his home, 1348 Utah street, yesterday. Grant had died while playing a game of solitaire, and his hands still grasped a pack of playing cards.

He was the proprietor of a carpet cleaning establishment, and while there were no evidences of wealth found, he is said to have been well to do. He was 72 years old and had no immediate relatives here.

The body was taken to the coroner's office.

COLISEUM RINK DRAWS SKATERS OF ALL AGES

Benjamin Mathes, aged 73, who declares that he preserves his health by skating at least 12 miles a day, is attracting much attention in the New York papers. He would provoke little comment in San Francisco, as there are several regular patrons of the Coliseum rink who are from 70 to 80 "years young." Now that baseball is dead for a year and other outdoor sports are on the wane, the rinking season is in full swing and the crowds that are gathering at the Coliseum are the largest seen at this time of the season for many years. From tiny tots of six summers to rosy cheeked graybeards of half a hundred years, people of all ages may be seen whirling round in a phantasmagoria of enjoyment on the finest floor in the world.

YOUNG BRYAN HONORED—Washington, Nov. 4.—William J. Bryan Jr. has been elected president of the freshman law class of Georgetown university.

STUDENTS WILL DEBATE INTERNATIONAL PEACE

Eugene K. Sturgis, university student, who will take part in the annual world's peace debate.

Victory in Finals Wins $50 Prize And Laurels

BERKELEY, Nov. 4.—Ten students of the University of California have entered the annual peace prize discussion contest, the finals of which will be held Friday evening, November 15, at the Berkeley high school auditorium. The prize, $50 cash, is offered by the Northern California Peace society, through Robert C. Root, the secretary.

Entries for the contest will be closed November 9. The preliminary discussion will be November 11, at which four speakers will be selected for the finals. Each contestant will discuss for 15 minutes some phase of the international peace problem.

Students so far enrolled are: Eugene K. Sturgis, president of the sophomore class; Jesse E. Armstrong '14, Archer L. Lerch '16, G. C. Duque '14, James S. Taylor '15, Thayer Hall '15, L. E. Goodman '13, R. M. Dutt '14, D. O. Peters '15 and E. C. Garcia '14. Goodman, one of the contestants, is an intercollegiate debater, having been one of the California team which was defeated by Stanford last Saturday evening.

The judges of the final contest will be A. W. Naylor, president of the First National bank of Berkeley; Prof. T. H. Reed of the department of political science at the University of California and T. E. Hughes, educational secretary of the Oakland Y. M. C. A.

The winner of the state university contest will be eligible to compete in the statewide contest with Stanford and other universities for an individual prize of $100.

SOCIETY EVENTS ACROSS THE BAY

Miss Corona Williams Will Make Debut at Bachelors' and Benedick's Ball

OAKLAND, Nov. 4.—Miss Corona Williams, a daughter of Mr. and Mrs. Harry Allston Williams, is one of the winter's debutantes who is receiving social attention from the exclusive set both here and in San Francisco, where she will be presented. Miss Williams is one of the local girls whose introduction to the smart set will be made Friday evening at the bachelors' and benedicks' ball, which takes place at the Fairmont. Miss Helen Hinckley, Miss Barbara Sutton, Miss Helen Nicol, Miss Helen Stone and Miss Mary Gayley are included in the debutantes from this side of the bay who will share with Miss Williams the attentions of the evening.

In honor of Miss Williams, Miss Hannah du Bois has sent out invitations for a luncheon at the Francesca club on the afternoon of Monday, November 11, for which she is claiming a number of girls from this side of the bay and in San Francisco.

Miss Williams also will be the motif for the house dance at which Miss Dorothy Wood will entertain on the evening of Thursday, November 14, at the Wood home in California street. Sharing the honors with Miss Williams will be Miss Elizabeth Brice. A large number of the younger set have been asked to meet the debutantes.

* * *

The patronesses of the Friday Night club have sent out cards for the series of three dances which will take place during the winter at the Hotel Oakland. The assemblies are set for the evenings of January 10, March 28 and April 25. The leaders in whose names the invitations are issued are.

Mrs. Quincy A. Chase	Mrs. T. C. Coogan
Mrs. Martin W. Kales	Mrs. Andrew Moseley
Mrs. Edward M. Walsh	Mrs. H. C. Taft
Mrs. N. A. Acker	Mrs. H. H. Mathes
Mrs. George McNear Jr.	

Among the members will be:

Mr. and Mrs. Edson Adams	Mr. and Mrs. Jack Van Sicklen
Mr and Mrs. Charles D. Bates Jr.	Mr. and Mrs. Challen Parker
Mr. and Mrs. Lester A. Greene	Mr. and Mrs. Charles Townsend
Mr. and Mrs. Thomas Knowles	Mr. and Mrs. Frederick Farnham
Mr. and Mrs. Traylor Bell	Mr. and Mrs. J. J. Valentine Jr.
Mr. and Mrs. Dan Belden	Mr. and Mrs. Dennis Searles
Mr. and Mrs. J. J. Donovan	Mr. and Mrs. Philip Wadsworth
Mr. and Mrs. Maurice Walsh	Miss Else Schilling
Mr. and Mrs. Roger Chickering	Miss Rose Kales
Mr. and Mrs. Harry Chickering	Miss Dorothy Taft
Mr. and Mrs. William de Fremery	Miss Bina Moseley
Mr. and Mrs. Philip Clay	Miss Helen Acker
Mr. and Mrs. Fred Dieckman	Miss Helen Coogan
Mr. and Mrs. Clinton Walker	Miss Marjorie Coogan
Mr. and Mrs. Arthur Kelley	Miss Dorothy Taylor
Mr. and Mrs. Hugh Goodfellow	Miss Pearl Cawston
Mr. and Mrs. Paul Dinsmore	Miss Florence Henshaw
Mr. and Mrs. William T. White	Miss Aris Sterling
Mr. and Mrs. Hiram Hall	Miss Helen Weston
Mr. and Mrs. Whipple Hall	Miss Virginie Von Lobes Sels
Mr. and Mrs. James Kenna	Miss Beatrice Simpson
Mr. and Mrs. Stuart Hawley	Miss Ruth Sharon
Mr. and Mrs. John L. Lohse	Miss Winifred Barry
Mr. and Mrs. John Overbury	Miss Winifred Braden
	Miss Edith Beck
	Miss Ilma Chase
	Miss Grace Downey
	Miss Mary Downey
	Miss Elsie Everson
	Miss Jessie Craig
	Miss Madeline Clay
	Miss Myra Hall
	Misses Havemeyer
	Miss Evelyn Hussey
	Miss Cleo Posey
	Miss Katherine McElrath
	Miss Hazel Palmanteer
	Miss Ethel Palmanteer
	Miss Dorothy Capwell

* * *

Mrs. E. B. Beck opened her Lakeside home this afternoon to the members of the Cosmos club, who met for an informal luncheon, followed by an hour about the bridge tables.

* * *

With Mr. and Mrs. Robert Harnden, formerly Miss Phoebe Binney, and Mrs. Delos Magee as his guests of honor, Ashley Pettis entertained Saturday evening at his studio in San Francisco, asking a number of local musicians to enjoy an informal musicale. Until a season ago Pettis made his home on this side of the bay. Mr. and Mrs. Harnden are leaving next week for an indefinite sojourn abroad.

* * *

Mrs. Frank C. Havens will open "Wildwood," her Piedmont residence, shortly before the Thanksgiving season, returning home from her summer place in Sag Harbor.

* * *

Mr. and Mrs. George H. Tyson and Miss Marie Tyson have closed their Alameda home for the winter, taking apartments in San Francisco.

KILLED IN NICARAGUA; BODY IS SHIPPED HERE

The body of Ralph V. Bobbett of Nevada, Mo., a member of the United States navy killed in the Nicaraguan revolution a month ago, was taken east for burial last night by his sister, Mrs. J. G. Palmer of 1319 Seventh avenue, Sunset. Bobbett's body was brought with six others to San Francisco Sunday on the liner San Juan.

ARMY TRANSPORT SAILS AT NOON

Sherman, Leaving for Manila, Will Carry Many Service Men to Orient

At noon today the army transport Sherman sails for Manila with 32 officers of the army and navy aboard. Several of the military men are of high rank. A band concert will be given on the dock from 11 o'clock until after the vessel leaves her moorings. Such music as is appropriate for persons leaving their native land for a far away country will be on the program. Following is a complete list of officers:

Colonel H. P. McCain, adjutant general; Colonel J. S. Rogers; Major A. B. Shattuck, Twenty-ninth infantry; Major H. D. Cronin, Twenty-fourth infantry; Major F. E. Harris, coast artillery corps; Major P. G. Harris, Thirteenth infantry; Major C. H. McNeil, coast artillery corps; Major Charles C. Clark, Fifteenth infantry; Major Arthur S. Conklin, general staff; Captain O. B. Rosenbaum, Twenty-fourth infantry; Captain Girard Sturtvant, Twenty-fourth infantry; Captain D. G. Berry, Thirteenth infantry; Captain Edward Carpenter, coast artillery corps; Captain Campbell King, First infantry; Captain R. B. Parrott, Twenty-fourth infantry; Captain W. R. Davis, medical corps; Captain H. Rogers, Philippine scouts; Chaplain S. M. Lutz, Eighth infantry; First Lieutenant William G. Ball, Second infantry; First Lieutenant K. L. Pepper, Fifteenth infantry; First Lieutenant P. D. Glassford, First field artillery; James A. Randall, passed assistant surgeon, U. S. N.; First Lieutenant I. Lindenstruth, Philippine scouts; First Lieutenant Wilbur Rogers, First field artillery; W. E. Moorman, paymaster, U. S. N.; A. H. Eddins, paymaster, U. S. N.; Second Lieutenant T. J. Camp, Second infantry; Second Lieutenant C. D. Lang, Seventh cavalry; Second Lieutenant R. M. Littlejohn, Eighth cavalry; Second Lieutenant J. H. Hineman Jr., First infantry; Lieutenant Carlo A. Pivirotto, Philippine scouts, and Lieutenant C. A. Gardiner, Philippine scouts.

* * *

The formal opening of the new club for noncommissioned officers of the Sixth infantry, stationed at the Presidio, will be held next Friday afternoon at 3 o'clock, when a reception will be tendered to the regular officers of the garrison and their wives. The orchestra of the Sixth will furnish music. The clubhouse has been completed and is furnished attractively throughout. The house warming by the "non-coms" will take place Saturday evening from 5 o'clock until a time not stated. The boys say it will be Sunday morning before the elaborate program of jinks and eatables is completed.

* * *

Private Charles Carter, Company E, signal corps, who attempted suicide in San Francisco Friday night by locking himself in a room and inhaling illuminating gas, died yesterday morning at the Letterman hospital, Presidio, where he was taken for treatment. Funeral services will be held this afternoon at the post.

* * *

Army offices at the western division headquarters and the Presidio will not be closed today, although such attaches as have a vote will be allowed leave for that purpose. Those of the Presidio post will cast their votes at the Thirty-first precinct, at Broderick and Greenwich streets. There was little excitement over the election manifest yesterday around the reservation. So far as could be learned, about 200 are entitled to vote.

* * *

Lieutenant Elliot Caziarc, Sixteenth infantry, will proceed from Arbolado to Metz, Cal., for duty in connection with the progressive military map of the United States.

DRIVER WRECKS AUTO TO AVOID HITTING CHILD

An automobile delivery wagon belonging to L. D. Glubbiny, grocer at Nineteenth avenue and Lake street, was smashed yesterday afternoon when the driver, Alfred Lutgen, turned into a sand bank at Eighteenth avenue and California street to avoid running over a child. No one was hurt.

SPECIAL RETURNS FOR MOOSE—Oakland, Nov. 4.—Oakland lodge of Loyal Order of Moose will receive election returns tomorrow night by special wire to the clubrooms at Twelfth and Clay streets.

STUDENTS WILL WORK FOR WILSON AT POLLS

Charles Kasch, who helped organize army of students to work at polls for Wilson.

Army of College Men to Boost For Governor

BERKELEY, Nov. 4.—One hundred and twenty-five men from the University of California have enlisted under the leadership of G. A. Work '11, president of the campus Woodrow Wilson club, to work tomorrow at the polls in San Francisco for the democratic national ticket. There will be an equal number of Stanford men in the same service, distributing Wilson literature to voters on their way to the precinct polling places.

In the evening the workers from the two universities will attend in a body the San Francisco Orpheum and hear returns from the election during the show.

Assisting Work in the organization of this college committee are Charles Kasch '11, J. H. Quire '11 and C. M. Hoskins '16.

Every effort will be made by the collegians to bring out a record vote for the New Jersey governor.

HIGH TRIBUTE PAID TO OLD FAVORITE

Vaudeville Audience Encores Amelia Bingham Into Making Curtain Speech

By WALTER ANTHONY

"The banjo, you know, scarcely is more than an instrument of percussion, like a drum with some strings stretched across the head. It really isn't to be considered seriously. Certainly not. Musicians don't think much of a banjo. How could they? It is incapable of a sustained tone like a violin or of resonance like a piano. There's just a little 'plunk' and it's all over. Oh, it was all right for darkies to thrum before ragtime was invented, but let's go before Dane Claudius and Lillian Scarlet inflict their twangy stuff."

Don't say that if you go to the Orpheum this week, because if you miss the last number on the bill you miss the most original act that has come along in months and months and more months.

GOING TO WAIT, ANYHOW

It isn't advertised on the program as a "banjo act." Luckily so, because more would have started for the door last night. And, moreover, the first "selection" they play confirms your suspicions. It is a very hard piece to play. Most of it is up near the pigskin, where the tones scarcely have enough vibration to be identified. The young man gives every evidence of the difficulty of the composition, and his fair partner thrums with a plectrum across the steel strings with great celerity and little effect. You say to pourself, "I was going to wait for the baseball pictures, anyway," and resign yourself to your fate. The young lady in the narrow dress departs to return in a hoopskirt and pretty curls (which explain why matrimony was more general 50 years ago than now), and the twain twang a melody of 1860 with some unusual harmonies and some effect. Still, you are happy when you think that the baseball pictures are next.

About this time the real show at the Orpheum begins. (I exclude from this Amelia Bingham, of course, and perhaps another.) A screen is dropped and the house "goes dark." The banjoists sit near the wings and begin to play. They abandon the upper reaches of their instruments and play where the strings vibrate in wider arcs. And what they play is the music of 50 years ago, while the words of the song are flashed on the sheet. The young man, Dane Claudius, has said that an opportunity to compare the ancient and the modern songs will be enjoyed. But it is marvelous how many in the audience know the ancient melodies.

"Darling Clementina" and "Can She Make a Cherry Pie, Billy Boy" hobnobbed with "Dan Tucker," while "Lily Dale" and "Oh, Susanna" preluded "When Johnny Comes Marching Home." It may seem strange that people will pay money to go to a show in order to help make it a success, but that is what you'll probably do this week when Claudius and Lillian Scarlet, with their despised banjoes, come out and make you forget ragtime in the sentimental melodies that our fathers used to sing, and that, apparently, their children have not forgotten. There is much difference, indeed, between this dear music and ragtime.

I was surprised to find I could sing so many of the tunes myself.

Miss Amelia Bingham's reception last night was almost ardent. She had to make a speech, which was given with great charm of manner and graciousness, after she had finished a fine presentation of the scene from "Madame Sans Gene," in which that poor dear is frightened by the empress of Naples, and evens up scores by tearing off an eloquent piece of her mind. Preceding that, Miss Bingham gave us an effective scene from Stange's "School For Husbands."

Howard, the ventriloquist, comes with his old act, refurbished, improved and made over.

LYRIC VOICE WITH RANGE

Madame Maria Galvany has a small lyrical voice of extraordinary range. She sang a waltz song and "Carnival of Venice" with all its variations.

"Mein Liebchen" is a one act play by Hobart, the author of "Dinklespiel's Christmas," which, in spite of Gus Weinburg's admirable characterization of the role of the aged "music master" last night, will not crowd Hobart's first named skit from the stage. "Mein Liebchen" is nevertheless a pleasant little skit about a girl whose father, a musician, is disabled by rheumatism. She has to work in a department store, one of the managers of which wants to marry her.

Nellie Nichols barely saves her singing act by a song concerning the trials of a girl whose father is Hebrew and whose mother is Irish. Charlie Olcott's 10 minutes of comic opera could be less, without offense. It is harmless, however. The conjurors, "Les Marco Belli," have a neat idea wherein the tricks of one are exposed by the other. Most of the stunts, however, are unintentionally exposed by paraphernalia somewhat obviously contrived.

ADDRESS ON PROHIBITION—Oakland, Nov. 4. S. P. Meads spoke this evening at Plymouth center on the policies of the prohibition party. Music was furnished by Charles D. Smith, cornetist.

NEW ATTACK ON DARGIE'S WILL

Attempt to Be Made to Set Aside Trust Making Nephew Residuary Legatee

OAKLAND, Nov. 4.—Mrs. Bessie Dargie McCarthy will abandon her present contest of the will of her uncle, the late William E. Dargie, according to an announcement in Probate Judge Ogden's court today. A new attack on the will, directed at trust features, by which Thomas Malvern Dargie, a nephew, is made residuary legatee, will follow.

Mrs. McCarthy's contest was based on allegations of undue influence on the part of Mrs. Erminia Peralta Dargie, the widow. There was also an allegation in her complaint that his will was written at a time when he was mentally enfeebled and incapable of understanding what was going on about him.

The contest was set for trial today, but a long conference was held in Judge Ogden's chambers and the continuance was granted to November 7, when the present action will be dropped and the new one filed, according to Attorney E. E. Trefethen, representing executors of the will.

The will created a trust of the balance of Dargie's half interest in his estate to continue until Thomas Malvern Dargie was 27 years of age. Half of the estate was acknowledged to belong to Mrs. Dargie as community property.

Mrs. Dargie will move to have the family home at Lake Shore boulevard and Twelfth street set aside for her homestead, and this also will be considered November 7.

DIVORCED PAIR REMARRY—Oakland, Nov. 4. "We decided to forget the past and start in all over," said Bert L. Baker, 28 years old, and Mrs. Mary Baker today in applying for a marriage license. They were divorced at Sacramento, the final decree being granted last September. Baker is a sheet metal worker.

WORKMAN HIT BY HAMMER—Oakland, Nov. 4.—H. Peterson, a laborer, was accidentally struck on the head by a heavy hammer in the hands of a fellow workman, and is in the county infirmary with a severe injury. Peterson is 37 years old and unmarried, and lives in Niles, where the accident happened.

OAKLAND THEATERS

OAKLAND Orpheum

TUESDAY NIGHT, NOV. 5.

ELECTION RETURNS

By Special Leased Wire will be received and read

BETWEEN ACTS

See the Big Vaudeville Bill and get Full Returns.

Secure Your Seats Early.

KEEP ON FEEDING

A Plain Rule for the Salvation of Children and Workers

"To **prevent** Consumption, feed the children."

"To **throw off** the infection, feed the workers."

"To **cure** Consumption, feed the patient."

"To **prevent relapses**, keep on feeding him."

Sound rules from high medical authority, to which we add one rule more.

Feed the children, the workers and the infected patients with Ozomulsion.

Keep on feeding them with Ozomulsion.

Thus will they gain flesh and strength until their cough is silenced, hollow chests and cheeks fill out and the rich color in their faces tells the glad story of vigorous health restored.

Sample Bottle Free by Mail

That those who are seeking health and strength for themselves, children, relatives or friends may experience the life giving properties of this exclusive Norway gold medal ozonized cod liver oil medicinal food emulsion—as well as to know Ozomulsion superiority—in being most palatable and easy to take—a generous 3 oz. bottle will be sent by mail to those who send addresses by postcard or letter to Ozomulsion, 548 Pearl st., N. Y.

CASTORIA

For Infants and Children.

The Kind You Have Always Bought

Bears the Signature of Chas. H. Fletcher.

In Use For Over Thirty Years

CASTORIA

THE CENTAUR COMPANY, NEW YORK CITY.

900 DROPS CASTORIA ALCOHOL 3 PER CENT. A Vegetable Preparation for Assimilating the Food and Regulating the Stomachs and Bowels of INFANTS & CHILDREN. Promotes Digestion, Cheerfulness and Rest. Contains neither Opium, Morphine nor Mineral. NOT NARCOTIC. Recipe of Old Dr. SAMUEL PITCHER. A perfect Remedy for Constipation, Sour Stomach, Diarrhoea, Worms, Convulsions, Feverishness and LOSS OF SLEEP. Fac Simile Signature of Chas. H. Fletcher. NEW YORK. At 6 months old 35 DOSES—35 CENTS. No. 2320 Guaranteed under the Food and

Exact Copy of Wrapper.

The Best Food for Baby

There would be many more happy homes if every mother would but give Savory & Moore's Food a trial. Give it to your baby, and note the improvement that will follow. This will prove its value better than columns of argument. And remember you are not experimenting with an untried food, but you are taking a course which experience has proved is certain to produce good results.

Mothers invariably find that a few meals of Savory & Moore's Food bring signs of improvement. Baby will become more contented, will sleep better, will increase in weight, put on firm flesh, will cease to be troubled with constipation or diarrhœa, and will relieve you from anxiety.

As your child grows up, gaining every day health and strength, you will realise more and more the benefits that result from an early use of this excellent food. Ask for it to-day at your Stores.

MOTHER'S GUIDE FREE

Much useful information on the Feeding and Rearing of Infants will be found in Savory & Moore's booklet, "The Baby," a copy of which will be mailed, Free, to all applicants by Savory & Moore, Ltd., Chemists to The King, New Bond Street, London, England.

SAVORY & MOORE'S FOOD

Of all Druggists and Stores.

Protect Yourself!

Get the Original and Genuine

HORLICK'S MALTED MILK

The Food-drink for All Ages.

For Infants, Invalids, and Growing children. Pure Nutrition, up building the whole body. Invigorates the nursing mother and the aged. Rich milk, malted grain, in powder form.

A quick lunch prepared in a minute. Take no substitute. Ask for HORLICK'S.

Not in Any Milk Trust

LADIES' DAY AT LURLINE BATHS

TUESDAY AND FRIDAY MORNINGS

From 9 o'clock Until Noon

The Lurline

SALT WATER BATHS

Are Reserved Exclusively For Women and Girls

HOT AIR HAIR DRYERS FOR WOMEN BATHERS

BUSH AND LARKIN STS.

VISIT DR. JORDAN'S GREAT MUSEUM OF ANATOMY (GREATER THAN EVER)

Weakness or any contracted disease positively cured by the oldest specialist on the Coast. Established fifty years.

DISEASES OF MEN

Consultation free and strictly private. Treatment personally or by letter. A positive cure in every case undertaken.

Write for book, PHILOSOPHY OF MARRIAGE, mailed free—(a valuable book for men.)

DR. JORDAN, 986 Market St. Opposite Sixth S.F., CAL.

STATEMENT OF THE CONDITIONS AND AFFAIRS OF THE Springfield Fire and Marine Insurance Company

OF SPRINGFIELD, in the State of Massachusetts, on the 31st day of December, A. D. 1911, 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	$2,000,000.00
ASSETS	
Real estate owned by company	$300,000.00
Loans on mortgages	1,440,595.00
Cash market value of all stocks and bonds owned by company	7,225,577.50
Cash in company's office	877.71
Cash in banks	511,696.75
Interest due and accrued	49,734.64
Agents' balances representing business written subsequent to October 1, 1911	879,366.03
Total assets	$10,407,847.63
LIABILITIES	
Losses adjusted and unpaid	$80,048.03
Losses in process of adjustment or in suspense	337,420.01
Losses resisted, including expenses	33,747.60
Gross premiums on fire risks running one year or less, $3,498,917.27; reinsurance, 50 per cent	1,749,458.64
Gross premiums on fire risks running more than one year, $5,742,414.12; reinsurance pro rata	8,041,339.74
Taxes due or accrued (estimated)	50,000.00
Funds held for Munich Reinsurance company under treaty	231,960.04
All other liabilities	13,165.96
Total liabilities	$5,537,140.04
INCOME	
Net cash actually received for fire premiums	$5,244,628.40
Received for interest on mortgages	61,320.88
Received from interest and dividends on bonds, stocks, loans and from all other sources	332,635.77
Received for rents	15,000.00
Gross profit on sale or maturity of ledger assets	15,472.40
Income from all other sources	2,491.33
Total income	$5,671,548.78
EXPENDITURES	
Net amount paid for fire losses (including $515,850.92 losses of previous years)	$3,010,876.02
Rents	31,900.08
Expenses of adjustment and settlement of losses	88,782.43
Dividends to stockholders	200,000.00
Paid or allowed for commission or brokerage	993,406.76
Paid for salaries, fees and other charges for officers, clerks, etc.	587,460.64
Paid for state, national and local taxes	138,745.28
Gross decrease in book value of ledger assets	9,062.80
Gross loss on sale or maturity of ledger assets	1,418.50
Miscellaneous agency expenses	32,233.05
All other expenditures	274,925.41
Total expenditures	$5,318,810.97
Losses incurred during the year	$3,006,021.46

RISKS AND PREMIUMS	Fire Risks	Premiums
Net amount of risks written during the year	$607,828,011	$7,141,174.76
Net amount of risks expired during the year	551,651,339	6,642,785.03
Net amount in force December 31, 1911	813,432,450	9,241,331.39

A. W. DAMON, President.
W. J. MACKAY, Secretary.
F. H. WILLIAMS, Treasurer.

Subscribed and sworn to before me this 25th day of January, 1912.
PERCY S. GATES, Notary Public.

Springfield Fire and Marine Insurance Co. of Springfield, Mass.
GEO. W. DORNIN, Manager; JOHN C. DORNIN, Assistant Manager.
Pacific Department, Kohl Building
Cor. California and Montgomery Sts., SAN FRANCISCO, CAL.

United States Branch
STATEMENT OF THE CONDITIONS AND AFFAIRS OF THE Union Assurance Society, Ltd.,

OF LONDON, ENGLAND, on the 31st day of December, A. D. 1911, 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	$200,000.00
ASSETS	
Cash market value of all stocks and bonds owned by company	$579,180.00
Cash in banks	24,440.87
Interest due and accrued	5,858.00
Agents' balances representing business written subsequent to Oct. 1, 1911	68,829.75
Total assets	$678,308.62
LIABILITIES	
Losses adjusted and unpaid	$12,757.85
Losses in process of adjustment or in suspense	13,130.79
Losses resisted, including expenses	12,000.19
Unearned premiums on fire risks running one year or less, 50 per cent	162,756.50
Unearned premiums on fire risks running more than one year, pro rata	118,779.65
Reinsurance premiums	12,011.29
Total liabilities	$331,436.27
INCOME	
Net cash actually received for fire premiums	$329,279.17
Received from interest and dividends on bonds, stocks, loans, and from all other sources	23,930.67
Total income	$353,209.84
EXPENDITURES	
Net amount paid for fire losses	$141,112.77
Expenses of adjustment and settlement of losses	3,649.54
Paid or allowed for commission or brokerage	86,984.51
Paid for salaries, fees, and other charges for officers, clerks, etc.	13,621.67
Paid for state, national and local taxes	9,104.73
Remitted to home office	103,731.62
All other expenditures	8,839.27
Total expenditures	$367,044.07
Losses incurred during the year	$165,392.75

RISKS AND PREMIUMS	Fire Risks	Premiums
Net amount of risks written during the year	$37,120,389	$556,945.31
Net amount of risks expired during the year	26,708,787	453,411.01
Net amount in force December 31, 1911	38,571,961	535,093.71

A. H. WRAY.
United States Manager.

Subscribed and sworn to before me, this 13th day of February 1912.
H. R. RAY.
Notary Public.

Catton, Bell & Co., Gen. Agents,
454 California Street
SAN FRANCISCO, CAL.