

WOMEN ARE THE NEW ACHIEVEMENTS OF YEAR

Optimistic Swan Song of 1912 Upward Trend of Woman's Work

Onward and upward has been the trend of the affairs of womankind during the last twelvemonth and in passing from the old year to the new there are few if any complaints as to what has been vouchsafed the feminine half of the world.

Should there be no other good thing to record, there may be noted a spirit of optimism which is in itself a sufficiently glorious swan song for any year.

Woman's Great Gain; Has Ballot Right

By MIRIAM MICHELSON, Author of "The Bishop's Carriage" and Other Novels.

It seems to me that woman's greatest gain within the last year is in the acquiring of responsibility. To women, as well as to men that is the best that can come.

Gaining suffrage in itself amounts to very little. It is to my mind merely a step toward more important things. The actual casting of the ballot has done men very little good, and they have not done so much with it, but it is essential for development.

This acquiring of a new and real responsibility for women will take away from them the idea of vicarious responsibility. It is too much the fashion for women to say that they know nothing of business and have no idea of the methods by which their fathers or husbands gain their livelihood.

Over a million women have gained the ballot, probably, in the last year, and those million are like the labor unions in that they have the possibility of benefiting not only themselves but those who do not vote.

Attitude Advances; Art Spirit Growing

By ANNA KLUMPKKE

It is remarkable what has been done by women in the last year. They have been considered with so much more respect and our judgment is so much more highly valued.

I can see such an advance in the attitude of women toward women and so much more of appreciation extended them by the members of their own sex. Speaking particularly of California, I find a marvelous advance in artistic spirit since I was here last. It is becoming in San Francisco like a bit of Europe transplanted.

Increased Activity; Women Do Things

By MRS. J. W. ORR, President of the California State Federation of Women's Clubs

To me the greatest gain for women lies in their increased activity and interest along all lines.

Clubwomen have had two things to inspire them—equal suffrage and the biennial. They have learned that unity, co-operation and reciprocity can "do things" in all branches of activities.

Helping Hospitals by Casting Ballot

By MRS. HANNAH NOLAN, Industrial and Tenement House Inspector

The last year has meant a great deal for women. For one thing, which I consider very important, it has given us the chance to vote on the bond issue.

Sit as Delegates in Great Conventions

By EVELYN VAUGHAN, Leading Woman at the Alcazar Theater

Really I think the most wonderful thing that has happened to women in the last year was that they were permitted on the floor at the independent convention in Chicago as delegates on equal footing with the men.

ASK FOR BEE INSPECTOR

(Special Dispatch to The Call) SACRAMENTO, Dec. 31.—Bee keepers from northern and central California in convention here today declared in favor of a law providing for a state bee inspector. It was argued that such a law would tend to improve the stock in the state.

ASK FOR BEE INSPECTOR

(Special Dispatch to The Call) OAKLAND, Dec. 31.—Mike Cavares of San Leandro was run down and killed while walking in the boulevard near San Leandro tonight by an automobile driven by E. C. Bridgeman, a chauffeur, 1529 Broadway.

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Trampled on Old Glory Jailed for Ninety Days

(By Federal Wireless) LOS ANGELES, Dec. 31.—Mike Mutich, alias Mott, was sentenced to 90 days in the city jail by Police Judge Chambers after a scathing denunciation of his action in trampling on the American flag on Christmas day.

World's Work Going Ahead in Swift Pace

By MRS. A. E. GRAUPNER, Prominent in the Association of Collegiate Alumnae and Philanthropic and Suffrage Organizations

The greatest accomplishment of the year has been the development in women of a civic conscience, through the various civic organizations. There has been a stimulation of thought among all classes of women through the discussion of the world's work from various angles.

Short Working Day Is Great Blessing

By MISS SARAH HAGAN, Influential Member of the Garment Workers' Union

A great thing in the last year has been the working out of woman's suffrage. Then, too, the success of the eight hour day for working women.

Truth Is Nearer as Handicap Fades Out

By DR. MARIANA BERTOLA, President of the Victoria Colonna Club

I think the last year has seen the world growing in every way broader in viewpoint, educationally, philanthropically and professionally.

BOHEMIAN CLUB'S 'OLD GUARD' LUNCHEONS AGAIN

Major Sidney Cloman, Judge Harry Melvin, Samuel M. Shortridge, Willis Polk, Barbour Lathrop, Edward H. Hamilton, E. S. Simpson, Colonel John H. Wiser, Joseph Murphy, Edgar Mincer, Enrique Gran, Thorneville Mullaly, Frank Michael, Edgar Pelton, William E. Hopkins, Raphael Well, Frank Unger, Orin Johnson, Dean Duke, Courtney Ford, F. C. Corbisier, Lathrop Wiser, Milton Estberg, Dr. Elwood Cook, Dr. Theo. Rutherford, John A. Britton, Theodore Vogt, Harry Holbrook, Jerome B. Landfield, Charles Swancy and J. W. Wilson.

Impromptu Affair Brings Many Friends of Olden Days Together

The luncheon, which was impromptu, served to bring together many of Major Cloman's old time Bohemian friends, who in turn recalled incidents of former days when the major firmly implanted himself in their hearts.

SAINT KILLS PEDESTRIAN

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Fruit Shipments of State By Thousands of Carloads

Exports Measured Show Figures So Large as to Be Startling in Character—Forty-three Thousand Cars of Citrus Fruit in Year 1912

By L. E. STANTON, General Agent Chicago, Milwaukee and St. Paul Railway

In 1912 there went forward from California to various destinations 43,000 carloads of citrus fruits, consisting of oranges, lemons and grapefruit; 16,000 carloads of deciduous fruit—apples, pears, peaches, plums, apricots, fruits and grapes; 11,500 carloads of dried deciduous fruits, including figs; over 12,000 cars of canned fruits, vegetables and fish; 2,000 cars of walnuts and almonds, 2,000 cars of lumber, 1,500 cars of hops, 1,000 cars of asphaltum, 2,000 cars of sugar, 2,000 cars of beans, 2,000 cars of wine, 1,000 cars of hides and leather, and of infusorial earth, mineral water, borax and boric acid, road oil, barrel salmou, traction engines, harvesters, onions, potatoes, salt, etc., 4,000 cars, not to speak of 10,000 cars of tea, silk, toys and merchandise from the orient.

SOCIETY DANCES OLD YEAR OUT

King Carnival Reigns Supreme at Ball Given at Palace by Dr. Tevis

King Carnival, a monarch of fun, frivolity and boundless hospitality, reigned supreme over the ball with which Dr. Harry Tevis and his guests made the new year welcome last evening.

The balcony ballroom of the Palace hotel, where the affair was held, presented a scene of splendor. All floral adornment was waived for the occasion and in its stead a festive decorative scheme was carried out with masks and follies, baubles, trinkets and fruit.

For play of color last evening's ball never has had a rival, and what it lacked of dignified magnificence was more than compensated for by the real jollity and merriment its decorations induced.

At either end of the ballroom the mirrors were roped with crepe paper ribbons from which were suspended dolls of every variety of size. Small Christmas trees laden with bright colored baubles were stationed at the edge of the mantels, and the walls were hung with animals' heads, masks, and apples strung with tinsel, Confetti, caps and paper decorations of all kinds were at the disposal of the guests—anything and everything to make the occasion as gala as the new year merited.

In the banquet room where buffet supper was served were set small potted trees, of which were strung balloons and favors.

Doctor Tevis was assisted in receiving his guests by Mr. and Mrs. Frederick Sharon, the pastor officiated. The couple was unattended.

JACKSON WEDDING IS NEW YEAR'S SURPRISE

The marriage of George H. T. Jackson and Mary Langsdorf yesterday afternoon was announced at midnight last night to their friends who had been invited to a dancing party by the bride in the Keystone apartments.

Those who attended the ball were: Mr. and Mrs. Gordon, Miss Genevieve Cunningham, Miss Virginia Long, Miss Louise Janin, Miss Helen Jones, Miss Josephine Nieto, Miss Marie Nickel, Miss Cora Otis, Miss Frederica Otis, Miss Lenora Page, Miss Dorothy Page, Miss Estelle Sharon, Miss Dora Winn, Miss Anna Lante, Leonard Abbott, Douglas Alexander, John Sargis Anderson, William Berry, Prioldander Howie, William Byrne, Maurice Barclay, Harry Bertram, Herbert Bonfield, Rudolf Berthold, Charlie Coleman, William T. Coleman, Lewis Crocker, De Cordova de Garmen, T. W. Demmler, Charles B. Felton Jr., E. M. Greenleaf, Chauncey Goodrich, Miss Stuffed Goods, Dudley Gunn, Herbert Good, Dr. Lovell Langstroth, William Lieb, George Lieb, Edmonds Lyman, Knox Maddox, Edward McIntyre, Thorneville Mullaly, Mrs. Edward Pagan, Charles F. Manness, Major Robert Noble, U. S. A., George Nickel, Miss Josephine Powell, E. S. M. C., Robert Sharon, Harry Stetson, Felix Smith, Harry Stetson, A. Seimert, Lloyd P. Tevis, Mark Glimmer, U. S. A., William S. Tevis Jr., Lansing K. Tevis, Mrs. Morris Herzstein, Walter Hobart, Henry Hadley, Arthur Hadley, Pentress Hill, E. W. Hopkins, Allen Weigart, W. Harvard, Frank Kennedy, Gordon B. Tevis, Wharton Thurston, Richard Tobin, Hedwiga Thurman, C. Tubbs, A. H. Vincent, Lieutenant Ralph C. Harrison, U. S. A., Miss Kate Brigham, Crill Wayne, John Zelle, Frank King.

NEGRO GIVES OFFICER MANY SERIOUS WOUNDS

(Special Dispatch to The Call) OAKLAND, Dec. 31.—Patrolman Patrick McKeegan incurred serious wounds in the head in an encounter with a negro burglar suspect this evening at 1722 Pacific street. The man, who gave the name of James A. France and said he was a soldier on furlough from the Philippine Islands, was captured by Chief of Police Walter J. Petersen, Sergeant Brackett, Inspectors McSorley and Gallagher and Patrolman Tusher. The capture was made at the American rooming house after France had felled and stunned the officer. The burglarly France was said to have committed was in the residence of Joseph Helreza, 322 Peralta street. The negro was pointed out to McKeegan this evening by Fred Roderick of 329 Campbell street.

MINING EXPERT ACCUSED BY WIFE

(Special Dispatch to The Call) SANTA BARBARA, Dec. 31.—John Mason Boutwell, one of the most prominent mining engineers in the country, for many years connected with the United States geological survey and formerly a professor at Harvard college, today, through his attorneys, filed a demurrer to the divorce complaint of Esther Miner Boutwell.

Mrs. Boutwell alleges cruelty, naming specific cases of alleged assaults on her, while Boutwell denies all charges. Mrs. Boutwell lived in Boston, where she was a social leader, until three years ago, when she was married and came to Santa Barbara. She asks for the custody of their 2 year old child.

bell street. When McKeegan went to arrest France he fled. McKeegan followed and the fight occurred in the darkness.

SERVANT PASSES; BECOMES CITIZEN

(Special Dispatch to The Call) REDWOOD CITY, Dec. 31.—Jury service may be an unpopular pastime with the women folk of Hillsborough, but Miss Augusta Safgren, a maid in the household of Henry T. Scott, has proved that the millionaire colony is not lacking when it comes to swelling the roll of citizenship.

Miss Safgren is the first woman to become a citizen in San Mateo county. She came to Redwood City today and in answering the questions, made the half hundred candidates of the male gender look like small fry.

Only once did she become confused. At first she said her age was 29, but blushingly admitted her mistake a moment later and confessed to 30. She passed the examination with flying colors.

SEAGRAM TO MISSOURI VALLEY

The sugar moves to points along and west of the Missouri river, while lumber goes to almost every state in the union, South America, Central America, Australia, Honolulu and even Japan. The nuts produced are not enough to supply the demand in this country. Almonds come into bearing so early as to be a trail crop on account of the frost. Yes, we occasionally have frost in California. Walnuts grow almost entirely in southern California, while deciduous fruits, raisins and prunes are almost entirely raised north of that section, and lumber entirely so.

More than 80 vessels loaded with lumber left San Francisco bay for foreign ports during the year, and at the increasing rate of production more than 100 will go out during 1913.

The exposition will consume enormous quantities of lumber, but hardly enough to interfere with this production. California is as yet, however, still an importing state, as we do not raise even enough butter, eggs or poultry to supply our own needs, and all told we import thousands of carloads more freight than we export.

SAVINGS UNION BANK AND TRUST COMPANY

Market Street at Grant Avenue O'Farrell Street and Savings Union Place

1862 Oldest Bank in San Francisco 1913

Founded in 1862 as the San Francisco Savings Union

Departments Savings Commercial Trust Safe Deposit

One Hundred and First Semi-Annual Statement December 31, 1912

ASSETS Loans on Real Estate \$18,770,243.64 Secured by first mortgages on real estate wholly within the State of California.

Loans on Collateral \$2,822,163.32 Secured by bonds and stocks in accordance with the requirements of the State Bank Act.

Bonds \$11,486,155.42 Municipal and corporation bonds of the classes allowed by the State Bank Act.

Bank Premises \$1,050,000.00 Other Real Estate \$228,667.99 Situated entirely within the State of California, all of which is income producing.

Safe Deposit Vaults \$130,000.00 Armor plate safe deposit boxes and storage vaults.

Coin in Vault and in Banks \$2,494,034.88 Total \$36,981,265.25

LIABILITIES Due to Depositors \$33,260,954.82 For the half year ending December 31st, interest has been paid at the rate of four per cent per annum on savings deposits.

Capital Stock \$1,500,000.00 Reserve \$2,120,000.00 Contingent and Suspense Accounts \$100,310.43 Total \$36,981,265.25

(Signed) JOHN S. DRUM, President. (Signed) R. B. BURMISTER, Cashier.

Subscribed and sworn to before me this 31st day of December, 1912. (Signed) FRANK L. OWEN, Notary in and for the City and County of San Francisco, State of California.

NINETIETH HALF YEARLY REPORT

The German Savings and Loan Society (Savings (The German Bank) Commercial (Member of the Associated Savings Banks of San Francisco) 526 CALIFORNIA STREET

Also having Branch Offices at 2572 Mission Street, SW. Corner Clement Street and Seventh Avenue, and S.W. Corner Haight and Belvedere Streets, for the Receipt and Payment of Deposits Only SAN FRANCISCO, CALIFORNIA.

SWORN STATEMENT Of the condition and value of the Assets and Liabilities of THE GERMAN SAVINGS AND LOAN SOCIETY, a corporation doing its principal business at No. 526 California St., in the City and County of San Francisco, State of California, and where said assets are situated on December 31st, 1912.

ASSETS 1-\$5,000,000.00 United States 4% registered Bonds of 1925, 3% Bonds of 1918, and 2% Bonds of 1930; the value of which is \$5,336,750.00

1,000,000.00 State of New York 4% registered Bonds of 1962, the value of which is 1,012,500.00

1,000,000.00 City of New York 4 1/4% registered Bonds of 1960, the value of which is 1,013,333.00

All the above Bonds with the exception of \$1,000,000.00 United States Bonds are kept in a Safe in the vault of and rented from the New York Stock Exchange Building Company in New York City.

1,000,000.00 State of California 4% Bonds, the value of which is 1,007,250.00

1,651,867.00 City of San Francisco 5% and other County and Municipal Bonds of this State; the value of which is 1,728,177.00

4,095,000.00 Miscellaneous Railroad, Cable and Street Railway, Light and other Corporation Bonds; the value of which is 4,142,472.00

\$13,746,867.00 Total market value \$14,240,482.00 Standing on the Books at either par or below par, at \$13,489,419.76

2-Promissory notes secured by first lien on Real Estate, within this State, the States of Oregon, Washington, Utah and Nevada, and Territory of Hawaii 36,088,502.99

3-Miscellaneous Railroad, Street Railway and other Corporation Bonds and Stock Certificates pledged to the Society for 925,013.75

4-Bank Buildings and Lots, including Vaults, Furniture and Fixtures of Principal and Branch offices, the value of all of which is \$550,000.00, standing on the books at 1.00

5-Other Real Estate, the value of which is \$200,000.00, standing on the Books at 1.00

6-Employees Pension Fund, \$148,850.22, partly vested in 6% Bonds, standing on the Books at 1.00

7-Cash in United States Gold and Silver Coin and Currency kept by the Corporation in its own vaults 2,812,556.34 Total 2,812,556.34

LIABILITIES 1-To Depositors: The Corporation owes Deposits amounting to \$50,608,616.21

2-To Stockholders: The amount of Capital Stock actually paid up 1,000,000.00

The condition of said liability to stockholders is, that no part of the amount can be paid to them, or in any way be withdrawn, except in payment of losses during the existence of the Corporation, nor until all Depositors shall have been paid in full the amount of their deposits and declared dividends.

3-To Depositors and Stockholders: (a) The Reserve Fund 1,625,000.00 (b) The Contingent Fund 81,879.63

The condition of said Funds is, that the same have been created for the purpose of additional security to Depositors against losses.

Total \$53,315,495.84

N. OHLANDT, President of the German Savings and Loan Society. GEORGE TORYNY, Manager of the German Savings and Loan Society. State of California, City and County of San Francisco, 1912.

N. OHLANDT and GEORGE TORYNY, being each separately, duly sworn, each for himself, says: That said N. Ohlandt is President, and that said George Torny is Manager, of the German Savings and Loan Society, the Corporation above mentioned, and that the foregoing statement is true. N. OHLANDT, GEO. TORYNY.

Subscribed and sworn to before me this 31st day of December, 1912. (Seal) CHAS. F. DUSENBERG, Notary Public.

Special Notice We desire to announce that the annual overhauling of the great steamships

Yale and Harvard will be done during the month of January. No sailing of the Yale will be made on Friday, January 3rd. Until further notice one of these great boats will sail for the southern cities as follows: Mondays, for Los Angeles Wednesdays, for Los Angeles and San Diego Saturdays, for Los Angeles

It is our aim to keep our vessels up to the highest state of efficiency, so that they will be fully entitled to the term, "The Ships With the Perfect Service"

For folders, tickets, etc., apply PACIFIC NAVIGATION CO. 680 MARKET STREET. Phone Sutter 310. Oakland Office, 1130 Broadway.