MONEY TO LOAN
Continued

HOUSEHOLD LOAN CO.
Loans on furniture, pianos, etc.; low rates; private. 357 Pacific bldg., 4th and Market sts.; phone Douglas 3265; Oakland office, 518 First National Bank bldg.

WE LOAN MONEY TO PEOPLE WHO HAVE PERMANENT EMPLOYMENT; no indorser! confidential; no red tape methods; $1 a week pays $15 loan, $2 week pays $30 loan, $3 weeks pays $45 loan, $4 week pays $60 loan. Call and see us. THE ROYAL INVESTMENT COMPANY, 750 Phelan bilding.

MONEY On your salary quick; cheapest rates. Those dealing elsewhere especially invited. They will appreciate the difference. FOX CO., 625 Market., rm. 511.

BALDWIN JEWELRY COMPANY, Gold and Silver Smiths, 29-35 Kearny st.
LOAN DEPT. RATES 2 PER CENT PER MO.

WAGE earners, either men or women, can make a loan in strictest confidence at the Employees' Credit Co., 424 Monadnock.

CASH loaned to salaried men on note without indorser. MORRELL, 507 Monadnock building.

PAWN tickets, diamonds bought, highest values. SCHUMAN, 133 Geary st., room 524.

MONEY TO LOAN
OAKLAND
FOR
XMAS MONEY
ON HOUSEHOLD FURNITURE, ETC., PHONE OAKLAND 2910.
Independent Loan Co.,
201-202 PANTAGES THEATER BLDG., OAKLAND, CAL.

MONEY TO LOAN—Real Estate
LARGE OR SMALL AMOUNTS, 6, 6½ or 7 per cent, flat or installments. Call or write O. E. EVANS, 2367 Mission st., S. F.

LEGAL AND OFFICIAL

AGREEMENT OF DISSOLUTION.

A firm composed of HELEN K. WILLIAMS and MYRA B. WINNE, and hereto existing under the name and style of "THE WOMAN CITIZEN," doing business in the City and County of San Francisco, State of California, is hereby dissolved by mutual consent, HELEN K. WILLIAMS having purchased the entire interest of MYRA B. WINNE.
MYRA B. WINNE.
HELEN K. WILLIAMS.
Witness: A. S. NEWBURGH.
State of California, City and County of San Francisco—ss.
On this the 12th day of December, A. D. one thousand nine hundred and thirteen, before me, H. B. DENSON, a Notary Public, in and for said City and County of San Francisco, California, residing therein, duly commissioned and sworn, personally appeared MYRA B. WINNE and HELEN K. WILLIAMS, known to me to be the persons described in, and whose names are subscribed to the within and annexed instrument, and acknowledged to me that they executed the same.
IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal at the City and County of San Francisco, State of California, the day and year in this certificate first above written.
(SEAL) H. B. DENSON,
Notary Public in and for the City and County of San Francisco, State of California.
My commission expires December 10, 1914.
Office, 719 First National Bank building.

REDEMPTION OF BONDS
REDEMPTION OF BONDS—Notice is hereby given that in accordance with the provisions of the bonds issued by the NEVADA COUNTY NARROW GAUGE RAILROAD COMPANY, the directors determined by lot the numbers to be redeemed at the UNION TRUST COMPANY of San Francisco, in the city of San Francisco, California, on the second day of January, 1914, with the following results: Nos. 82, 154, 13, 234, 55, 27, 41, 37, 165 and 232, which bonds will be paid in United States gold coin on said second day of January, 1914, upon surrender of same, with coupons attached, and interest thereon will cease from and after that date.
HERBERT C. PHILLIPS, Secretary.
NEVADA COUNTY NARROW GAUGE RAILROAD COMPANY, OFFICE, ROOM 803, CALIFORNIA PACIFIC TITLE INSURANCE COMPANY BUILDING, 105 MONTGOMERY STREET, SAN FRANCISCO, CALIFORNIA, DECEMBER 9, 1913.

BAGGAGE and articles left by W. M. Cartwright at Hotel Alexander will be sold at auction if not claimed within 10 days.

MR. ANTONIO CIPRIANO, 2442 MYRTLE ST., OAKLAND, WON MOTORCYCLE NO. 968.

Classified Directory for Ready Reference

ACCOUNTANTS—Certified Pub.
JOHN R. RUCKSTELL, C. P. A., 3d floor, Claus Spreckels (Call) bldg.; phone Kearny 4151.

ATTORNEYS
AA—ADVICE FREE—All cases; installments accepted; no publicity; estates, damages, decrees, bankruptcy; open evenings. 995 MARKET ST., ROOM 719, CORNER 6TH AND MARKET STS.
ADVICE FREE IN SACRED CONFIDENCE; family matters; 3 attorneys; all welcome. LAW BUREAU, 1278 Market st.
ALL cases handled by reliable attorney; those small means welcome; pay when work is done; advice free. 1112 Market st., office 122.
HARRIS & HESS, attorneys at law. W. T. HESS, notary public, room 706, Hearst bldg.

BUTTONS AND PLEATING
STEELE'S Button Works, 222 Ellis nr. Mason. Tel. Franklin 4521—Mail orders solicited.

BUILDERS AND CONTRACTORS
GENERAL contracting and excavating and cement work; prices reasonable. Address 4295 Telegraph av., Oakland. L. CAIRO.

BUSINESS COLLEGES
SAN FRANCISCO BUSINESS COLLEGE, 909 Market st. opposite 5th—Day and evening sessions.

CARPET CLEANING
WHEN you become disgusted with poor work, send your carpets to ASPAULDING & CO., 852 Tehama st.; Douglas 3084. Home J2347.
VACUUM cleaners rented, 3 days for 75c. GARDENER CO., P. O. box 474, city.

CHIROPODISTS
ABSOLUTELY FREE
Clinic of chiropody for men and women; corns, bunions, ingrowing nails; every Monday, Wednesday, Thursday at 8 p. m., 830 Market st., room 303.

CHINESE MEDICINE
FAMOUS Chinese oil, imported from China; excellent results; for toothache, headache, stomachache, severe colds, catarrh, indigestion, fevers and numerous complaints; small bottle 35c, large 75c. Cut this ad, send 12c for sample bottle. Traveling Medicine Co., 723 Sacto.

DYEING AND CLEANING
$1.00 UP—Suits cleaned and pressed. Phone Oak. 1397. 2506 San Pablo av., Oakland.

DRESSMAKING
McDOWELL'S Dressmaking and Millinery School—Evening classes; patterns cut to order. 121 Geary st. near Grant av.; tel. Douglas 4751.

DAY AND CONTRACT WORK
W. G. FAHIEN, successor to C. R. Cooper, carpenter and builder; general jobbing. Franklin 4153.
ALTERATIONS, additions, repairs, garages, cabinet work, general woodworking; references; estimates. Market 5821.

ELECTRIC MOTORS & WIRING
MOTORS rented, repaired, bought, sold and exchanged. Globe Elec. Works, 1959 Mission.

FURS—OAKLAND
PRICE YOUR FURS EVERYWHERE, but don't buy until you see our big stock; selling below cost. 2033 San Pablo. Oak. 9334.

HOUSE CLEANING
AMERICAN HOUSE CLEANING CO.—House cleaning by hour, day, contract. Telephone Sunset 1055, all hours.

MILLINERY
MILLINERY taught from start to finish in 5 weeks for $15. 2269 Mission st. near 19th. Millinery Store.
COMPLETE course in French millinery taught in 4 weeks; terms reasonable. Box 1910, Call.

PRINTING
ALL job and commercial printing. STEWART PRINTING CO., 1264 Market st. S. F. Copper plate printing. Country orders solicited.

PATENT ATTORNEYS
DEWEY, STRONG & CO., U. S. and foreign patents; inventors' guide; 160 mechanical movements free. 911-917 Crocker bldg., S. F.
BALDWIN VALE, valid patents; estab. 1895. Consultation free; inventions commercialized. Underwood bldg, 525 Market st., S. F., Cal.
H. C. SCHROEDER, patent trademark attorney. 417 First National bank bldg., Oakl'd.

PHYSICIANS AND SURGEONS
DR. O. S. ESSENSON, physician and surgeon, late of N. Y. 257 Leavenworth. Frnk. 9071.

POSTAGE STAMPS
POSTAGE STAMPS AND COLLECTIONS purchased and loaned on. Box 1939, Call office.

PENSION ATTORNEYS
M. H. SAMMIS, pension atty.; pensions, back pay, lost a'y papers sec. 1664 Larkin, suite 5.
W. E. DILLON, U. S. Trademark, copyright and pension attorney, 527 Pac. bldg., 4th-Mkt.

PATENT MODELS
AA—Model and experimental work; mechanical or elect'l; we can do it. BAKER & SON, 78 2d st.
ANYTHING in METAL, WOOD OR IVORY. F. HICKERSON, 904 LAGUNA; PH. MKT. 2078.

ROOFER
AN honest expert roofer will fix your roof; lowest price; guaranteed. E. PETERSEN, Kearny 2464.

STORAGE AND MOVING VANS
DIXON TRANSFER AND STORAGE CO., 79-81-83 Turk st.; Franklin 4600-5080. CHARLES W. DIXON, Manager.
WILSON BROS. CO.—Fireproof storage, moving, packing, shipping. 1636 Market st.; phone Park 271.
CENTRAL Transfer and Storage Co., Franklin 8812—Furniture moving; trunks 25c. 804 Larkin st.
TRUNKS moved, 35 CENTS. BELL TRANSFER, 857 Jones st.; Franklin 1121.
PIERCE-RODOLPH STORAGE CO., 1450 Eddy st.; phone West 827. West 828.

TRUNKS AND SUITCASES
SECOND HAND trunks bought, sold, repaired and exchanged. LEVY'S TRUNK FACTORY, 707 Mission st., cor. 3d; telephone Douglas 3192.

UPHOLSTERING FURNITURE
Upholster
Your old furniture. We make it look like new. We quote lowest prices. Work guaranteed. Representative will call with samples to give estimates free. We give you time to pay on weekly or monthly payments. Orders attended to without delay.
BARON BROS.,
Cor. Steiner and Elliot park. Phone West 254.

Vital Statistics

BIRTHS

ABRAMS—December 15, 1913, to the wife of Sylvain S. Abrams (Selma Werner), a son.
ANDERSON—In this city, December 4, 1913, to the wife of Peter A. Anderson, a son.
BANNON—In this city, November 30, 1913, to the wife of Elmer E. Bannon, a son.
BIERMAN—In this city, December 6, 1913, to the wife of Thomas Bierman, a daughter.
BUNNEY—In this city, December 5, 1913, to the wife of John A. Bunney, a son.
DAVEY—In this city, December 9, 1913, to the wife of G. H. Davey, a daughter.
DELLINO—In this city, December 8, 1913, to the wife of Araldi Dellino, a daughter.
GEATROY—In this city, December 9, 1913, to the wife of Steve Geatroy, a son.
GOEPFERT—In this city, December 6, 1913, to the wife of Edward R. Goepfert, a daughter.
GREGARIO—In this city, December 11, 1913, to the wife of Andreath Gregario, a son.
HENNE—In this city, November 26, 1913, to the wife of John Henne, a son.
HENNESSEY—In this city, December 6, 1913, to the wife of John L. Hennessey, a daughter.
HENRIOULLE—In this city, November 27, 1913, to the wife of Henry Joseph Henrioulle, a son.
JACOBS—December 13, 1913, to the wife of Dr. Louis Levi Jacobs, a daughter.
LACAZETTE—In this city, December 13, 1913, to the wife of Louis Lacazette, a son.
LAFLIN—In this city, December 6, 1913, to the wife of Addison H. Laflin Jr., a son.
MAHONEY—In this city, December 5, 1913, to the wife of John M. Mahoney, a daughter.
MORLEY—In this city, December 9, 1913, to the wife of John Morley, a son.
NEWTON—In this city, December 7, 1913, to the wife of John C. Newton, a son.
PLEASANT—In this city, December 13, 1913, to the wife of George E. Pleasant, a son.
RABINO—In this city, December 5, 1913, to the wife of Joseph Rabino, a daughter.
REILLY—In this city, December 5, 1913, to the wife of James P. Reilly, a son.

MARRIAGES

HURRICH—DUNGAN—In this city, December 14, 1913, by the Rev. J. W. Horn, Karl Frank Hurrich of Berkeley and Clara Baskerville Dungan of Alameda.
ADAMS—SHIPMAN—In this city, December 15, 1913, by the Rev. J. W. Horn, Merl James Adams of Sacramento and Mary Eva Shipman of Irving, Ill.

S. F. MARRIAGE LICENSES

The following marriage licenses were issued today:
Claude E. Sisson, 37, Hotel Seneca, and Mae A. Nye, 35, Los Angeles.
Anton Papp, 35, 301 Richland avenue, and Yolan Yanescsko, 23, 2614 Twenty-fourth street.
Richard T. Taylor, 22, Honolulu, H. T., and Darlon E. Bretz, 20, Boggs Ferry, N. Y.

OAKLAND LICENSES

The following marriage licenses were issued here today:
Grant E. Turner, 20, Niles, and Laura Luna, 18, Decoto.
Joseph J. Silva, 49, and Antonia B. Silva, 35, both of Alameda.
Murdock D. McQuarrie, 41, and Imay Petersen, 45, both of Oakland.
Irvin L. Glacier, 22, and Ada E. Barry, 22, both of Oakland.
George A. Strong, 25, and Eleanor Aguiar, 18, both of Oakland.
James A. White, 26, Mokelumne, Calaveras county, and Mary O. Wright, 24, Oakland.

DEATHS

Alcarde, Marie 40
Ambrose, W. F. 46
Andrews, Abram... 89
Bailey, Hattie 57
Blowski, Thomas... 67
Bonacina, Angelo... 80
Bouteiller, Louis A... —
Brown, Harriet B... —
Burrowes, Alex..... 57
Carroll, Mary 68
Cuneo, Antonio 51
Doyle, Richard ..... —
Drysdale, Rose 59
Dunphy, Mary J.... —
Ehrman, Solomon... 67
Fallon, Maria ..... —
Farley, Marguerite. —
Fitzgerald, Kate ... —
Fortune, Joseph ... 35
Getty, Julia 54
Grussel, Herman ... 54
Hill, Edwin P..... 81
Hoffman, Henry R. 47
Hoover, Millie 33
Levy, Edgar 26
Marino, Susie 27
Marshall, Frank .. 24
Martin, Samuel A.. 34
Miller, Samuel 53
Moynihan, Abbie .. 84
Mudgett, Annie 57
O'Connor, Roger ... 73
Olson, Oscar B..... 40
Olson, Violet E.... 33
Pholite, Joseph O... 56
Scott Henry 64
Simon, Robert 80
Slaven, Lawrence .. 36
Snapp, Franklin P.. 61
Stewart, W. F..... 62
Taggart, Harry W.. 46
Taylor, Frank B... 62
Tobin, Robert J.... —
Tyack, Samuel 59
Ward, Viola 17
White, Eva M..... 26
White, George J.... 33
Williams, Mamie E. —

BONACINA—In Oakland, December 14, 1913, Angelo Bonacina, beloved father of Atelio and Emilie Bonacina and Mrs. A. Rodrigues and the late Charles Bonacina, a native of Montreal, Canada, aged 80 years.
Friends and acquaintances are respectfully invited to attend the funeral Wednesday, December 17, 1913, from the chapel of Julius S. Godeau, 305 Columbus avenue, at 10 o'clock a. m. Interment Italian cemetery.

FLORISTS
PARK FLORAL, 1437 Haight st.; phone Park 836. Cut flowers, pl'ts, etc. R. Grover, prop.

TODAY'S FINANCIAL AND COMMERCIAL NEWS REPORTED FOR THE CALL-POST

Financial Summary

American stocks in London generally steady, ⅛@⅝ higher. Canadian Pacific off 1½.

Legislative plan for government owned telephone and telegraph lines contemplates acquisition of lines of American Bell and independent companies first.

Equipment orders of last week show fairly good improvement.

Total value of 1913 crop $4,940,301,000, an increase of $182,419,000 over 1912.

Minority stock holders of Wheeling and Lake Erie expect hearing begun in federal court at Cleveland will oust receivership froam the property.

Union Wireless Telegraph company trustee in bankruptcy will soon declare $500,000 dividend.

President Underwood of Erie says Commissioner Prouty has said nothing prejudicial to rate increase now before the commission.

Secretary of commerce and labor in annual report recommends further legislation for regulation of large corporations through bureau of corporations.

* * *

SOUTHERN CALIFORNIA EDISON

Gross earnings of Southern California Edison for the ten months ended October 31, 1913, were $3,939,112, an increase of $391,245 over the corresponding ten months of 1912. Out of this were charged operating expenses of $1,968,834 and bad accounts of $17,933, which, with $27,910 of other income, left net earnings of $1,980,255, an increase of $344,929. Interest charges for the ten months were $704,350, as compared with $593,341 for the ten months ended October 31, 1912, leaving a surplus after charges of $1,275,685, an increase of $238,698. The depreciation charge for the ten months of 1913 was $576,000, as compared with a charge of $485,000 for the corresponding ten months of 1912, leaving a net balance applicable to dividends of $705,685. After providing for the $200,000 dividends on the preferred stock there was left a balance of $505,685 for the ten months for the common stock.

* * *

WESTERN POWER EARNINGS

The Western Power company of New Jersey, which controls Great Western Power company of California, California Electric Generating company and City Electric company of San Francisco, has reported for the nine months ended September 30 as follows:

	1913	Changes
Gross earnings	$1,993,095	Inc. $344,537
Taxes	687,518	Dec. 47,829
Net earnings	$1,305,577	Inc. $392,366
Other income	157,696	Inc. 151,658
Total income	$1,463,273	Inc. $543,424
Interest	872,380	Inc. 117,489
Surplus	$590,693	Inc. $425,935

* * *

GENERAL PIPE LINE

Announcement is made by the syndicate managers of the General Pipe Line company of California to the effect that the agreement dated February 1, 1912, will expire by limitation. The syndicate managers recommended that they be authorized to hold the securities for a further period of six months, or until July 1, 1914, for the purpose of effecting their sale.

* * *

CHANGING ROCK ISLAND SERVICE

By increasing car loading and reducing unprofitable passenger train mileage, President H. U. Mudge of the Rock Island hopes to make considerable improvement in the operations of that road. President Mudge says:

"We have made considerable reduction in mileage of passenger trains that do not pay, and if business continues as slack as it has been for the last few months we shall be able to make further reductions.

"We are also taking off some trains we have run up against some of the state railroad commissions, especially in the southwest. But elsewhere we have been able to make reductions along those lines. Shippers are more and more demanding quick delivery of freight, and that operates against good car loading. If we could dispense with the demand for rapid movement, there would be no trouble in increasing loads. As it is, we have found in some movements fractional carloads instead of full carloads. This feature we are going to make a special effort to improve.

"Sentiment in the west seems more promising for higher rates. Commercial organizations are going on record in favor of higher wages to railroads for moving freight; that is a different attitude than was the case in the previous movement for better rates. We are hopeful some increase will be granted."

* * *

UPHOLDS UNION PACIFIC RATES

A special dispatch from Washington to J. C. Wilson & Co. states that the Interstate Commerce commission upholds existing through rates over the Union Pacific between Chicago and other points and Oregon Short Line stations, and says the routes are neither unreasonably long, inadequate nor unsatisfactory. The complainant in the case was the government.

* * *

LOCAL BANK CLEARINGS

Bank clearings as reported by the San Francisco Stock and Exchange follow:

Monday, December 15	$8,283,241.94
Tuesday, December 16	9,748,535.70

* * *

TO GUARANTEE DEPOSITS

WASHINGTON, Dec. 16.—Guarantee of national bank deposits as part of the new currency system was reached today in the Senate debate. Senator Bristow led the attack on it.

* * *

PACIFIC COAST CLEARANCES

	Clearances	Balances
Seattle	$2,440,622	$326,817
Spokane	596,172	95,690
Tacoma	595,412	27,357

CHICAGO BUTTER AND EGGS

CHICAGO, Dec. 16.—Butter—Higher; creameries, 22@35½c.

Eggs—Lower. Receipts, 4,000 cases; at mark, cases included, 26@31c; ordinary firsts, 28@29c; firsts, 31c.

Cheese—Unchanged.

LONDON BANKERS HERE FOR DEAL

Heads of English Syndicate Arrive to Inspect General Petroleum

Andrew Weir and R. Tilden Smith, London financiers, who are the principals in the organization of a syndicate of British capitalists to take over the General Petroleum company of California, arrived in San Francisco this modning via the Overland from New York. They are accompanied by their wives and daughters.

They are here to inspect the avst properties of both the General Petroleum and Union Oil companies in this state, their syndicate planning to exercise the option on the latter held by E. J. de Sabla Jr., president of the General Petroleum company. While here they will consummate the huge deal which will mean the eventual investment of $75,000,000 in California oil properties.

Andrew Weir is hea dof the greatest shipping firm in the worl dso far as freight carriers are concerned, while Mr. Smith is a prominent London banker. Accompanied by E. J. de Sabla Jr. and Captain John Barneson, they will begin their trip of inspection probably this week. This afternoon they will meet the directors of General Petroleum.

* * *

LOCAL SECURITIES QUIET

After a day of comparative activity local securities were quiet on the San Francisco Stock and Bond exchange this morning. Excepting for a sale of $2,000 Pacific Telephone and Telegraph 5s at $96, a drop of a quarter point, listed securities were inactive. Unlisted made a slightly better showing, $6,000 Western Pacific 5s selling at $74.37½, a fractional advance overnight, while $2,000 General Petroleum 6s sold at the low mark of $52. Pacific Gas and Electric preferred at $81.50 was a shade weaker.

* * *

FEDERAL BUSINESS RULES

The annual report of Secretary Redfield of the department of commerce and labor, with recommendations of the commissioner of corporations, incorporated, indicates the following plans by the administration for regulation of business:

A law declaring all restraints of trade to be unreasonable.

A law against the "watering" of industrial securities; a law against interlocking corporations.

A law against interlocking of officers and directors.

The determination of whether or not trusts are usefully and economically efficient in production.

An investigation by the bureau of corporations into this question and an appropriation of $431,700 for that purpose.

* * *

An inquiry into the question of fixing retail prices.

An inquiry into cost of production of clothing.

* * *

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Local Securities

S. F. STOCK AND BOND EXCHANGE
SALES DECEMBER 16
Morning Session
$2,000 Pacific Tel & Tel 5s..... 96.00

MORNING QUOTATIONS

BONDS

	Bid.	Ask.		Bid.	Ask.
United States—			Nat Con 5s. 45	—	
Qr coup 4s.	110¾	—	N R Cal 5s.	105½	—
Do 3s	99	—	N N Cal 5s.	103½	—
Miscellaneous—			N Cal P 5s.	98½	—
Ala A W 5s	—	100	Do con 5s.	—	85½
Asso Oil 5s.	97¼	99	Nor Elec 5s.	—	90
Bay CPC 5s.	—	100¼	O G, L&H 5s	97½	100
C C G&E 5s.	99¾	101	Oak Tran 6s.	105	105
OGE gm 5s.	100	—	Do 5s	—	100
Do unf 5s	91	91¾	Do Con 5s.	—	100½
Cal Cen T5s	84¾	—	O Trac Cn 5s	82½	—
Cal St C 5s	99⅞	100½	Oak W g 5s	92	—
Coast S L 5s	—	95	Om Cable 6s.	100	—
Cal Wine 5s	—	96½	Oro El 6s..	70	72
City El 5s..	80¾	81½	Pac G Im 4s	87¾	88½
C O Wat 5s.	93	100	Pac G&E 5s.	83¾	—
Do g m 5s	—	—	Pac El R 5s.	99½	100½
Ed L&P 6s.	—	106	Pac T&T 5s.	96	96¼
El duP 4½s	—	—	Pk & O R 6s	—	—
First Fed 5s.	100	—	Peop Wat 5s	—	70
Fer & CH 6s	99	—	Sac&Wd R5s	—	95½
G West P5s	—	80	Sac EG&R5s.	—	101¼
Haw C&S 5s	—	100	S J L & P 5s	98¼	—
Hon R T8s.	100½	—	Do 6s, s A.	102	—
L Tahoe R5s	—	92	SFNapAO 6s.	—	100
L Bch G 6s.	99	—	Sierra R 6s.	—	99
LA G&E 5s.	98½	99½	SF,O & SJ5s	95	—
Do Cor 6s	93	—	Do 2d m 5s	—	90
L A Ry 5s.	102½	103½	Do Con 5s	—	71
Do Cor 5s	—	93	SJ&SO R4½s	—	90
LAL gtd 5s.	—	100¼	SPC 1cm 5s.	100	—
LAP 1cm5s.	100½	—	SPBR Cal 6s.	119	—
LAP Cal 5s.	—	95½	S P 1st r 4s	—	89¾
Marin W 5s	90¼	—	SYW g m 4s	88⅞	89½
Mid Co G 6s	—	101	URR of SF4s	—	51¾
MV& MtT 6s	97½	—	Unit G&E 5s	—	100
MktR 1cm5s	83	—	Val Co P 5s.	—	100¼

STOCKS

	Bid.	Ask.		Bid.	Ask.
Marin Co...	50	65	Sugar—		
Peop W pfd	—	45	Haw C & S.	21	24
S Val Wat.	—	51¾	Haw Sugar...	—	24
Gas and Electric—			Honokaa ...	—	4
N Cal P Co	—	26	Hutch S P...	—	14
Oro El pfd.	—	50	Kilauea S P.	—	—
Do com...	—	106¾	Onomea	—	17½
Pac Lt pfd..	71¼	72¼	Paauau	—	12½
Do com....	—	107	Union	15	—
Insurance—			Oil—		
Cal Ins Co.	—	—	Amal Oil ...	—	—
Fire Fund..	—	231	Asso Oil ...	88½	—
Pac C Cas.	—	—	Bay Crudes...	—	82½c
Banks—			Sterling Oil.	—	1.60
Amer Nat...	—	132½	Union Oil ..	—	56¼
Anglo-Cal T.	—	125	W Coast pfd.	89¾	—
Anglo & L.	—	140	Miscellaneous—		
Bank of Cal.	194	197	Alaska P Cl	—	78
First Nat...	—	—	Armsby pfd.	—	—
Mer Nat ...	210	—	Cal Fruit Co	—	114
Sav Union...	—	260	Cal St R R.	—	—
Union Tr...	2250	—	Cal Wine pfd	81	—
Savings Banks—			Do com	52¾	55
German ...	3275	3800	Hunt B pfd.	—	100½
Hmbdt Sav.	—	132½	N Al Cal...	—	—
Mutual Sav.	80	—	Pac Aux F A	—	4
Security ...	—	330	Pac Brx pfd	65	—
Powder—			Do com ...	—	—
E I duP pfd	84	—	Pac T&T pfd.	—	90
Do com...	—	—	Do com ...	—	65
Giant Con...	—	65	Phil T & T.	—	22

Unlisted Securities

SALES DECEMBER 16
Morning Session
$6,000 Western Pacific 5s..... 74.37½
$2,000 General Petroleum 6s..... 52.00
$1,000 S F & S J V 5s..... 105.25
20 Pac Gas & Elec pfd..... 81.50

MORNING QUOTATIONS

BONDS

	Bid.	Ask.		Bid.	Ask.
Alaska P 6s	—	104	PacP Cem 6s	99⅝	—
Am RivEl 5s	91⅝	95	SF G&E 4½s	88	—
Asso Oil 6s	77	85	SF & NP 5s	—	100¾
Blue LW 6s.	102	—	S J L&P 6s.	—	106
Bay CPC 6s.	103	104	S CruzCem 6s	80	—
Cal N W 5s.	100¾	101	SF & SJ 5s.	105¼	—
Crocker Nt.	100½	—	S P Coast 6s	—	93½
Gen Pet 6s	52	—	S Cal Ed 5s	91	—
Mt WhitP6s	98	—	S Yuba W 6s	—	104½
Natom D 6s	—	100	Sperry F 6s.	—	100
Do Lands	98¾	99½	S Cruz Cem 8s	—	100
Do 2d 6s..	—	50	Stan T&T 5s.	104	104½
O A & E 5s	72	—	Tur Irrig 5s	—	90
Oak & A 5s.	72	73½	Union Oil 5s.	81¼	—
Orph Th 6s.	101½	—	W Sacto 6s.	—	96
Pal Hotel 6s	99¾	100¼	West Pac 5s	73⅞	74½
Phil Tel 6s.	—	88	Yos Val P 5s	80	—
Do 2d 6s.	91½	—			

STOCKS

	Bid.	Ask.		Bid.	Ask.
Water—			McBride	—	4¾
Peop W com	1¾	2¾	Honolulu ...	22½	—
Gas and Electric—			Do pool...	21	22
C C P pfd.	78½	—	Oahu	24⅝	—
Noble Elec..	—	2⅝	Oil—		
Oro Dein Co.	40	—	Get Pet....	—	10
Pac G&E pf	81⅝	82	Hono Oil...	1.55	1.75
Do com...	35	35½	Cement—		
West P pfd ..	—	54	Pac Port Co.	63½	70
Natomas Co	1½	4	Riv T P Cm.	55⅝	—
Do com...	—	6	S Cruz Cem.	40	—
Insurance—			Stand P Cem	17½	—
Vulcan Fire	—	14	Miscellaneous—		
W S Life..	8	—	Buffalo Brew	60	75
Banks—			Cal Cot Mills	—	76
Merch Nat...	—	100	Cyp Lawn Co	2⅝	—
Well Farg..	170	175	Haw Pineapl	—	38½
French Am.	—	100	Mascot Cop...	—	2⅝
Italian Am.	—	112½	Matson Nav.	110	—
Bk of Italy..	131	—	Nat Ice Co..	136	—
Street Railroads—			Natomas Con	5	10
Cen Cal Tr.	7	—	Ocean Shore.	—	13
Nor El pfd.	44½	—	Orpheum Th.	19	26
Do com...	29	—	Pac Ind pfd	—	90½
Oak A & E	—	10	Do com...	25	—
P S R R...	20½	—	Sperry F pfd	—	80
S F O T....	—	43	Weed L Co.	65	—
Sugar—			West Pac Ry	6¼	7
Ala Sugar..	—	10	W Sacto L.	35	—

Local Oil Quotations

SALES DECEMBER 16

	Bid.	Ask.
1100 Wolverine	.....	10
Amal Oil..	75.00	—
Caribou ...	—	1.40
Coal Cent..	20	—
Coal Mnk..	—	70
Hon Cristo	—	95
Paraffine...	25	—
Pyramid ..	—	06

NEW YORK METAL MARKET

NEW YORK, Dec. 16.—Copper quiet. Standard spot to March, 14.25@14.50c; electrolytic, 14.37½@14.50c; lake, 15@15.50c, nominal; casting, 14@14.12½c. Tin firm. Spot, 37.70@37.95c; December, 37.75@38.05c; January, 37.87½@38.07½c; February, 37.92½@38.12½c. Antimony dull. Cookson's, 7.45@7.60c. Iron quiet, unchanged.

London markets closed as follows: Copper quiet. Spot £63; Futures £64 17s 6d. Tin quiet. Spot £173. Futures £174 5s. Iron—Cleveland warrants 50s.

NEW YORK MONEY MARKET

NEW YORK, Dec. 16.—Call money, easy, 3¼@4 per cent; ruling rates, 3½ per cent; closing bid, 3¾@4 per cent. Time loans, firm. Sixty and 90 days, 5¼ per cent; six months, 5 per cent. Mercantile paper, 5¼@6 per cent. Sterling exchange ,easy. Sixty days, $4.81; demand, $4.8520. Commercial bills, $4.80¼. Bar silver, 57⅝c. Mexican dollars, 44½c. Government bonds, easy; railroad bon