

BLACK TRIO BELIEVED CAUGHT

Suspects in Jail Declared by Police to Be Holdups Who Have Terrorized Town

The police are confident they have captured the notorious "black trio." Today many victims of the holdup men have visited the city prison and looked at the three former convicts, who were arrested early this morning at Larkin and O'Farrell streets by Policemen Broanan and Bortfeldt. The men have maintained a silent defiance throughout the ordeal to which they have been subjected. The police have given them the third degree, but so far to no avail.

The men gave their names as Joseph A. Wilson, George Jones and Frank Williams. Wilson's real name was found to be Leslie Ryan, who was released from San Quentin two months ago. Both of the others have criminal records.

When arrested all three men carried loaded revolvers. Believing the men dangerous criminals of some kind, the two policemen took the trio by surprise, made them hold up their hands and then immediately searched them.

The police are confident they have the holdup men who robbed scores and that some of the victims will positively identify all three of the men.

A small gold watch safe bearing the initials "H. W. C." was found on Wilson and given the police a tangible clue.

Union Xmas Service by Protestant Churches

The union Christmas services of San Francisco's Protestant churches will be held at Trinity Presbyterian church at 10:30 o'clock Christmas morning.

The Rev. John Stephens, president of the San Francisco Church federation, will preside and the music will be furnished by Trinity Presbyterian church.

The order of services will be: Invocation, Rev. C. S. Tanner of the Richmond Presbyterian church; reading the scriptures, Rev. H. H. Bell, United Presbyterian church; prayer, Rev. George E. Burlingame, Baptist church; sermon, Bishop Francis H. Hughes of the Methodist Episcopal church; benediction, Rev. Harold Saxe Tuttle, Bethany congregational church.

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4,250 Miles to Woo Picture Sweetheart

Called 4,250 miles by love for the photograph of a girl he has not seen since she was three years old, Sergeant William Hopkinson, late of the Tenth Infantry, is today on his way to Olympia, Wash. Over his heart he carries the picture of Miss Katherine McCrosson, niece of the girl, now dead, whom Hopkinson came near marrying when he was stationed at Spokane eighteen years ago, and to whom he will propose. After twenty-two years in service, Hopkinson left Panama, honorably discharged, determined to win the original of the photo.

Christmas Graduation At German Hospital

The Christmas celebration and graduation exercises of the German hospital and training school will be held Saturday night.

WEDS B. C. ENGINEER
SAN JOSE, Dec. 17.—Miss Rita Dinsmore, prominent society girl of this state, yesterday became the wife of Philip R. Backus, a civil engineer of Vancouver, B. C.

CHRISTMAS PRESENTS COME EASY TO THIS BRIGHT YOUNG MAN

Frank Stammers, who makes money selling The Call and Post



Ten Year Old Lad, With Five Cents as Capital, Already Has Bank Account From Selling The Call and Post

Frank Stammers, 1916-1-2 Mission street, has reached years of discretion, even if he is only 10 years old. He has decided that, as soon as he has earned the money to buy some Christmas presents for his brothers and sisters, he will save up the money to buy a bicycle. And all this notwithstanding the fact that yesterday morning he had only five cents in his bank.

It is to be noted, though, that today he not only has 24 cents in the bank, but has in addition a working capital of 5 cents, with which he expects to earn more than the 24 cents he netted yesterday.

Frank's increasing wealth and ambition both have their origin in an advertisement he read in The Call and Post yesterday morning, offering hustling boys a chance to make money selling the paper.

Frank had never sold papers before, but he thought he'd take a chance and see how he made out at it.

So he withdrew the 5 cents he had in his bank and invested it in copies of The Call and Post. Almost before he knew it he had sold out, so he returned and bought 10 more copies. These, too, disappeared like hot cakes. After he had been working two hours he had 49 cents.

He took the money home, replaced the 5 cents he had borrowed from his bank, banked 19 cents more, and still

SIERRA RAILWAY MUST CUT RATES

"Run in Interest of Its Officials, Not Public," Says Railroad Commission

The officials of the Sierra Railway company, the manner in which the road has been operated and the apparent discrimination in favor of its president, T. S. Bullock, is severely criticized in a decision handed down by the railroad commission.

The commission in its report says that "instead of the road being operated in the interest of the public, it is being operated for the interest of its officials, who are given preferred rates. The road runs between Oakland in San Joaquin county, Angels in Calaveras county, and Tuolumne in Tuolumne county.

The commission made an order increasing the rates between the points which favored the company's officials, and in this manner was able to make a general reduction of 33 per cent in the rates over the balance of the system.

CHRISTIAN SCIENCE LECTURER TALKS "HOW FAR WILL YOUR MONEY GO?"

Lecturing for the first time in the United States, Colonel William E. Fell, C. S., of Leeds, Eng., a member of the board of lecturership of the First Church of Christ, Scientist, in Boston, last night addressed a crowd that filled Dreamland rink.

Colonel Fell expounded the doctrines of Christian Science. He said that though the healing of disease in Christian Science is what naturally first attracts the attention of those interested in the subject, the primary object is really the healing of sin.

Most people, he said, are willing enough to get rid of their suffering or sickness, but not all of them are so ready to part with their sins. Many fancy that there is a pleasure in sin, but there never was a greater mistake, for sin claims its full award, both here and hereafter.

The healing of Christian Science, declared the lecturer, is the healing of truth and love. "The prayer of faith," he continued, "shall heal the sick, and that is the prayer that heals the sick in Christian Science."

SURVIVES POISON DRAFT
Mrs. Ruby Wardlow of 506 Fell street was today declared out of danger at the central emergency hospital, where she was taken after drinking poison in an attempt at suicide.

READY TO BUILD RED BLUFF ROAD

Sacramento Valley Railroad to Apply for Permission for New Farmers' Line

With \$500,000 cash on hand, the application of the Sacramento Valley Electric railroad for permission to begin building its proposed line from Rio Vista to Red Bluff will be filed with the railroad commission within two or three days.

Although the line will be about 160 miles in length, only the first unit will be built at the present time, a distance of 31 miles, beginning at a point in Solano county where the Oakland, Antioch and Eastern crosses the proposed route north through Dixon and Davis to Woodland.

The road is known as a farmers' road, because the money has been largely subscribed by land owners along the route. There are 678 stockholders in the counties of Solano, Yolo, Colusa, Glenn and Tehama.

"HOW FAR WILL YOUR MONEY GO?"

This is the problem that is confronting a great many women during this holiday season. To buy presents for the family and friends and at the same time protect yourself from the cold of winter is something to worry about. The answer is CHERYS.

Here you not only buy your own clothes, but they have most acceptable gifts for Christmas. Think of buying a nice set of furs for some member of the family on credit. What could be more appropriate, with none of the worry of paying out cash.

As for clothes, CHERYS have the best in the city at the lowest prices. Colors both solid and mixed, styles for mother and daughter, and a texture that is famous for its durability.

This holds good for suits, dresses and coats. Go to CHERYS and you will be treated most courteously. Go to CHERYS and you will find the most liberal Credit Plan that could be offered. Above all, be sure to go to CHERYS.

CHERYS have two stores in San Francisco—at 1069 Market street and 2400 Mission street. Both of these carry men's as well as women's clothes. CHERYS Oakland stores are at 528 13th street for men and 515 13th street for women. In Los Angeles the store is at 636 South Broadway. Will be open evenings until 9 o'clock.—Advertisement.

Bishop Hanna Will Talk on City's Needs

Bishop Edward J. Hanna's opinion of San Francisco, based on his first year's experience here, will be given in a lecture tomorrow night at Century club hall. The title is, "Our City's Sins and Our City's Needs."

AUTOIST HURT IN CRASH

J. McAlpine, an employe of the Studebaker company, was severely injured last night when his car ran into a heavy motor truck at Post street and Van Ness avenue driven by Thomas King of 85 Bartlett street.

Civic Bodies Plan to Aid Canal Immigrants

The Commercial club, the Chamber of Commerce and the California Development board today are working on plans for the reception of the immigrants to come through the canal. They will make recommendations to Commissioner General of Immigration Anthony Caminetti in Washington, as the result of a joint luncheon attended by him.

Save money. Read Call-Post Want Ads.

HOLIDAY SALE OUR ANNUAL SPECIAL SALE OF ORIENTAL RUGS

because of unprecedented demand will be continued to December 31st, and the scope of the collection maintained by the addition of new assortments. The selection of an Oriental Rug will prove a most acceptable and useful holiday gift, and at the

Actual Reductions of 25% to 40% represents most unusual and lasting value.

Novelty Furniture

The smaller pieces, such as Tea Wagons, Pedestals, Foot Stools, Sewing Tables, Cellarettes and hosts of other useful articles, suggest themselves as appropriate for the Christmas season.

Our Gift Department contains many such specimens of Cabinetwork specially marked at most moderate prices.

W. & J. SLOANE 216-228 SUTTER STREET

Gift Watches of Quality

Our selection includes the leading American and imported makes in ladies' and gentlemen's sizes. A useful, lasting and appropriate gift.

Gold Filled Watches \$12.50 to \$50
Solid Gold Watches \$20 to \$250



For the Gentleman

TIE HOLDER—Solid gold, hand-entwined, 6000-atom holder, \$3.
SCARF PIN—Large variety, newest designs in solid gold. Prices at \$2 to \$50.
CUFF LINKS—Solid gold, diamond set. A very special value at the price—\$20.

See Our Showing. Open Evenings Until Christmas

DEREMER & CO. JEWELERS 101 GRANT AVE.

W. T. HESS (Of Harris & Hess, Attorneys)
NOTARY PUBLIC
Room 706, HEARST BUILDING
Phone Kearny 232
Residence Phone West 9439

United States Branch STATEMENT OF THE CONDITIONS AND AFFAIRS OF THE STANDARD MARINE INSURANCE COMPANY

OF LIVERPOOL, ENGLAND, ON THE 31ST DAY OF DECEMBER, A. D. 1912, 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.

Table with 2 columns: Description and Amount. Includes Statutory deposit (\$200,000.00), Cash market value of all stocks and bonds owned by company (\$648,188.00), Cash in office (\$75.00), Cash in banks (\$195,882.38), Interest due and accrued (\$46,194.39), Agents' balances representing business written subsequent to October 1, 1912 (\$616,511.39), Total assets (\$1,506,863.07).

Table with 2 columns: Description and Amount. Includes Losses in process of adjustment or in suspense (\$162,711.00), Losses retained, including expenses (\$2,900.00), Unearned premiums on marine risks, 100 per cent. (\$100,901.83), Estimated taxes hereafter payable based upon this year's business (\$20,250.00), Commissions and brokerage due or to become due (\$9,802.47), Insurance premiums (\$39,439.01), All other liabilities (\$1,083.70), Total liabilities (\$783,086.01).

Table with 2 columns: Description and Amount. Includes Net cash actually received for marine premiums (\$1,288,218.89), Received from interest and dividends on stocks, bonds, and from all other sources (\$9,614.38), Received from home office (\$65,270.82), Total income (\$2,218,104.78).

Table with 2 columns: Description and Amount. Includes Net amount paid for marine losses (\$726,087.76), Expenses of adjustment and settlement of losses (\$12,150.00), Paid or allowed for commission or brokerage (\$110,416.56), Paid for salaries, fees, and other charges for officers, clerks, etc. (\$3,128.63), Paid for state, national, local, and other taxes (\$29,291.95), Gross decrease in book value of ledger assets (\$17,258.00), Net amount of losses (\$1,440,258.88), All other expenditures (\$8,022.96), Total expenditures (\$2,068,281.74).

Table with 2 columns: Description and Amount. Includes Total income (\$2,218,104.78), Less total expenditures (\$2,068,281.74), Net amount of risks written during the year (\$159,823.04), Net amount in force at beginning of year (\$371,802,453), Net amount of risks expired during the year (\$37,250,975), Net amount in force at end of year (\$371,802,453), Net amount of risks written during the year (\$159,823.04), Net amount in force at beginning of year (\$371,802,453), Net amount of risks expired during the year (\$37,250,975), Net amount in force at end of year (\$371,802,453).

Standard Marine Insurance Co., Ltd., of Liverpool, Eng. J. D. SPRECKELS & BROS. CO. General Agents J. B. F. DAVIS & SON Members 507 Montgomery Street

USE CALL-POST WANT ADS

The White House

Quick Deliveries Assured

See Regular Ad on Page 3

Rajshah Wall & Co. Inc.

HALE'S---GOOD GOODS

The Christmas Store for You

Open Tonight and Every Business Night Until Christmas For the Accommodation of the Shopping Public

Our Basement Surprises With Christmas Suggestions

The Finest Showing of Fancy Chinaware in the City—Radiant Cut Glass of High Quality, Underpriced—Gas or Electric Art Lamps, Many Special—Stem Glassware

Our customers tell us that our Basement is a gold mine of Christmas presents. We take pride in this declaration, because we have planned for months to make this wonderful showing of Christmas gifts. On every side Christmas suggestions greet you. An unrivaled assortment of fancy and novelty imported Chinaware is arranged on separate tables according to prices—45c, 65c, 95c, \$1.00, \$1.25, \$1.45, \$1.75 and \$1.95. Sugars and Creamers, Tea Pots, Bon Bons, Cups and Saucers, Cake Plates, Pitchers, Chocolate Sets, Trays, Hair Receivers, etc., hand-painted or delicately ornamented.

Brass Fern Dishes, one illustrated above, special at 95c and \$1.55.

Brass Jardinieres, special at 85c, \$1.45 and \$2.45.

Brass Smoking Sets, in six styles, with sections for matches, ashtrays, etc. Worth \$1.25 and \$1.50—special at 95c.

Gas and Electric Art Lamps, 25 different styles to select from, at \$2.50, \$2.75, \$4.50, \$7.50 and \$9.95.

Cake Sets, Berry Sets and Chocolate Sets in decorated china, \$2.50 and \$2.95 values at \$1.69 set.

\$9.95 Brandy and Coffee Set, with tray—\$5.95.

\$15.00 Mocha Set, for six persons, with tray—\$9.95.

Thursday's 50c Menus Hale's "Pompeian Court" Restaurant—Sixth Floor

LUNCHEON Creaming Potted Pigeon with Vegetables Cottage Fried Potatoes Chocolate Relishes, or Ice Cream and Cake Tea Coffee Milk

DINNER, Beginning 5 o'clock Cream of Tomatoes Baked Salmon, Egg Sauce Roast Prime Rib of Beef Special Baked Potatoes Peach Fritters, Rhine Sauce or Ice Cream and Cake Tea, Coffee or Milk Cafeteria in Basement also open evenings for Dinner till Christmas

Bohemian Glassware, richly carved Vases, Baskets, Bowls and Flower Holders, special \$1.25.

\$5.95 Jardinieres, 11-inch, on 20-inch pedestal, special \$2.95.

85c and 95c Bohemian Glass Cruets, Cologne Bottles, Jugs, Compots, Sugars and Baskets—50c. Imported Hand-painted Dresden China, at \$1.45 to \$2.95.

Decorated Dinner Sets in white and gold, floral sprays and border patterns, 50-piece sets, special at \$3.95, \$4.45, \$7.50 and \$9.75.

Cut Glass, Nappies, Bowls, Cruets, Jugs, Vases, etc., at 95c, \$1.95, \$2.25, \$2.45 and \$3.95.—Basement.

Silk Hosiery: Christmas Remembrances That Women Appreciate

The Greatest Stock of Novelty and Fancy Silk Hosiery in San Francisco, \$1.25 to \$6 Pair

\$1.00 Silk Hosiery: 31 Colors Thirty-one colors in this \$1.00 quality—white, bronze, taupe and smoke, most in demand; also pink, cardinal, sky, king or navy blue, maize, yellow, pearl gray, medium gray, Burgundy, lavender, purple, champagne, Nell rose, copper, emerald, old rose, wistaria, Copenhagen, China blue, gold, brown, Nile, dark green, etc., and black or tan.

"PERRIN" GLOVES for Christmas

Silk Underwear for Christmas Gifts

Silk Underwear is a remembrance that any woman will deeply appreciate. Hale's offers a beautiful line, of fine texture, as follows: Vests with embroidered or plain yokes at \$1.65, \$1.95, \$2.50, \$3.50, \$4.00 and \$4.50. Silk Bloomers in white, black, navy, pink, sky or taupe, at \$1.95, \$2.45, \$3.00, \$3.50 and \$3.95. Union Suits at \$3.45, \$5.00 and \$6.00.—Second Floor.

Gotham Gold Stripe Hosiery The famous Hosiery with the "gold stripe." If a tear caused by the garter runs below the gold stripe we guarantee a new pair free. Made of pure ingrain thread silk, at \$1.00 and \$1.50 pair. At \$1.50 pair, dyed any color you wish. In outside for large women at \$1.50 pair.

Outsize Silk Hosiery Outsize Silk Hosiery of pure thread silk, double elastic garter tops and reinforced feet; sizes 8 1/2 to 10; in black, white or tan. \$1.00 pair.

Women's Black Silk Hosiery in regular sizes, at 50c to \$2.00 pair.—Main Floor.

Hale's for Toys

What busy place Hale's great Toyland is these days, with myriads of Toys on every hand—Dolls, Drums, Engines, Automobiles, Coasters, Soldiers, Fire Engines, Games—and everybody with smiling faces when they see the brilliant display. Do not delay shopping any longer. Come tomorrow! Mornings and evenings are best. A small army of salespeople at your service in making selections. See the Polar Bears' Store, Nero the great lion, and the cage of funny mechanical monkeys in the big Market street window.—Third Floor.

"New Retail Center" Market at Fifth

The Christmas Shop for Baby

Delighted mothers are finding this fascinating "Christmas Shop" full of lovely things to make baby's Christmas happy. Dresses, Skirts, Hats and Coats offered in newest Winter fashions. Imported Bonnets and Hats now 1/2 off.—Second Floor.

Merchandise Orders

Always acceptable presents and good in any of Hale's California stores—San Jose, Stockton, Sacramento, Oakland, Los Angeles and San Francisco.—Special Booth, Main Floor.

O'CONNOR, MOFFATT & CO., THE CHRISTMAS STORE

Gifts for Children

Departments for Toys, Art Needlework, Infants' and Children's Wear offer countless pretty gifts which are either useful, ornamental or for the amusement of the little tots.

Pretty Furniture for All of Dolly's Rooms

Dainty white enamel, nicely decorated in blue and pink floral designs; will make Miss Dolly's boudoir, living room or bed room look very handsome indeed. Then there are chairs and leaf tables for the dining room, and a full line of kitchen furniture, sewing tables and rockers, china closets, dressers, desks, wash stands, chiffoniers, cradles for Dolly's little babies and doll beds for Dolly herself.

Toy Specials

Moving Picture Machines They are in toy sizes, yet they will throw a regular motion picture on the screen to the great delight of the children and the grown ups as well. Each is provided with film.

75c size, special 35¢
1.50 size, special 75¢
2.00 size, special \$1.25
3.75 size, special \$2.75
\$7.50 size, special \$5.50

Engine Specials Both Donkey Hoisting Engines and Horizontal Engines, with which the young mechanics may operate the mechanical toys.
\$1.25 Donkey Engines 90¢
\$2.00 Donkey Engines \$1.65
\$2.00 Horizontal Engines \$1.35

Post St. near Kearny
Kearny St. Entrance