

SUSPENDED BANKS

Attorney-General Hart's Two Decisions.

INFORMATION FOR OFFICERS.

Much Preliminary Work to Be Done Before the Pacific and People's Home Can Resume.

Attorney-General Hart completed interesting opinions late yesterday afternoon in reference to the two suspended banks, the Pacific and the People's Home.

"They are preliminary decisions," he explained to a CALL reporter, "giving the bank officials information on subjects they desire in order to enable them to get in shape to order business in the event of my final decision allowing them to do so. I can not fairly give them the right to resume business if I can, as I desire to assist all banks in the present crisis as much as possible, with a due consideration to the interests of depositors."

Appendix is the decision relating to the Pacific Bank. ATTORNEY-GENERAL'S OFFICE, STATE OF CALIFORNIA, SAN FRANCISCO, JULY 18, 1893.

In the matter of the Pacific Bank. The report of the Bank Commissioners shows that about \$1,648,000 of the bank's assets are available. The bank's officials desire to show that many of these assets are good. A special stockholders' meeting has also been called for July 21, on the account of the assets deemed to give no further consideration to the matter of the Pacific Bank until after the stockholders' meeting.

The question has been asked by the officers of the bank, "What should be done in a case where a depositor owes the bank and is willing to have his deposit applied to the indebtedness?" Section 440, C. C. P. provides:

When cross-demands have existed between persons under a legal obligation to each other, a counter claim could have been set up, the two demands being combined, and neither can be deprived of the benefit thereof by the assignment or death of the obligor.

This action allows a deposit to be applied on an indebtedness, if the bank is solvent, and the bank under consideration has not been declared insolvent. The bank's officials desire to see this course pursued so far as it can be before the 25th inst., so that a new statement of account from the bank can be made in the meantime it is the duty of the officers of the bank to receive all money which debtors of the bank desire to pay in, and preserve the same to be applied to the account which shall be taken with reference to the bank.

As some of the assets of the People's Home Savings Bank have been questioned by the Pacific Bank I shall render a final decision regarding these assets at the same time. In connection with the Pacific Bank the question arises whether said bank is a savings bank under the law of 1862, or a commercial bank.

This decision as to the People's Home Savings Bank is as follows: In the matter of the People's Home Savings Bank. The report of the honorable, the Bank Commissioners, dated 3-23 last, as to the actual condition of the People's Home Savings Bank on July 14, 1893, at 3:35 P. M. It shows that within the meaning of the banking laws of this state, the bank is a savings bank, and that depositors in fact, the only question being the time required to collect without jeopardizing the value.

FERRY TERMINI.

Car Lines Seem Unable to Agree.

SEVERAL PLANS PRESENTED

The Market-Street System More Voracious Than Ever—A Delay of Two Weeks.

After the routine business had been disposed of at a meeting of the State Harbor Commission yesterday afternoon they took up the matter of providing facilities for each of the several streetcar lines which terminate at the foot of Market street.

There were present J. L. Willcutt, secretary and general manager, and A. W. Barron, superintendent of the Market-street system; M. D. Stein and E. Le Roy, directors, and A. L. Anderson, superintendent of the Omnibus Company; John Reynolds, superintendent of the Sutter-street Railway; John Reed, superintendent of the North Beach and Mission; J. F. Clark, superintendent of the Central and City Railroad; Walter Newhall, president of the Union-street road; H. H. Lynch, superintendent of the Ferris and Cliff House Company, and Howard C. Holmes, chief engineer of the commission.

Mr. Willcutt spread out upon the trestle-board some blue-prints of a plan which he had devised, and instantly the assembling members of the commission were attracted to it. Mr. Willcutt's plan differs from present arrangements only in so far as he puts the "outside" roads to the north of the Market-street lines' termini, and allows that corporation about twice as much space as is allotted to all the rest of the lines combined.

Mr. Anderson then presented tracings of three separate plans and explained them in detail. In the first plan the Market-street system's termini is left very much as it now is. For the horsecars he provides a loop with a single track to the southward, which, when about two-thirds of the way around, spreads out into four tracks for each of the Omnibus, Central, Sutter and North Beach and Mission lines, in the order named; the Omnibus having the inner or southern track and the North Beach and Mission the outside.

Mr. Anderson's plan, No. 2, provides for separate double-track termini for each of the horsecar lines, with a north of the Market-street terminal, the end of the tracks being thirty-five feet distant from the front of the new ferry building and at right angles with it. This plan provides a passage-way seven and a half feet wide between the tracks—that is to say, when two cars happen to stand side by side there will be a space seven and a half feet between them. The objection to this plan is the number of switches required, the number of switches required is estimated at 100, and the farthest north, would have to pass seven switches.

Plan No. 3 is much the same as No. 2, except that the two tracks of each horse car line are close together, and the space between each company's termini is fourteen feet wide. It is the opinion of the officers of all the roads, not except the Market-street system, that no plan can be adopted which will be satisfactory to the public except the "loop" plan offered when the matter was first brought up, and which the Market-street monopoly rejected. The trouble is that any other plan will be considered as a detriment to the public interest. The horsecars would have to go to the north side of Market street, where about 95 per cent of the pedestrian travel passes.

Mr. Willcutt, with a bland smile, suggested that the people who would take the bridge, but when a chorus, "When will the bridge be built?" greeted this remark, he relaxed into silence. Another difficulty which should be overcome, if possible, is the curve of the Ferris and Cliff House cable at Sacramento and East streets—the most dangerous curve in the city.

Mr. Anderson inquired from President Bessett whether the commission was inclined to grant further time. The engineers and superintendents of the several companies would get together, he said, and devise some plan which must satisfy all reasonable demands from the public and the companies interested. After further informal discussion the commission granted the railroads two weeks' further time to report.

And there was more than one sotto-voce remark during the meeting. "A lot of things apart from this we are to-day." A Vigorous Landlady. Police Officer Donovan swore out a warrant yesterday for the arrest of Mrs. Gregory, 905 Bush street, upon a charge of battery. On Monday Mrs. Olive Arnold, who had been living at Mrs. Gregory's house, secured a warrant to search the premises, as her trunk had been broken into during the night. Mrs. Gregory was detailed to assist her when he entered the house Mrs. Gregory hit him on the nose and kicked him real hard several times during the night, making any search for the missing trinkets.

MISCELLANEOUS.

“DESK WEEK!”

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