

Ratings of Insurance Companies.

San Francisco, Aug. 30.—Following is a list of the insurance corporations involved in the San Francisco disaster, classified according to the best available information respecting their adjustment and settlement of loss claims.

On that account, the so called dollar-for-dollar list has been discarded in favor of a list of insurance companies that, so far as known, are making straightforward, businesslike adjustments and settlements of the loss claims presented to them.

Class A—The companies in this class are credited with fair and honorable settlements of their San Francisco losses:

- North British and Mercantile. Aetna of Hartford. Liverpool and London and Globe. California. Royal of Liverpool. Queen of America. Home of New York. Springfield. Connecticut. Continental. New Zealand. Scottish Union and National. Northern of London. Phoenix of London. Sun of London. New Hampshire. Hartford. Citizens. New York Underwriters. Atlas. Law Union and Crown. Union of London. London Assurance. Pennsylvania. Insurance Company of North America. Alliance of Philadelphia. Niagara. Pelican. German-American. German Alliance. Glens Falls. Michigan. Teutonia. American Central. Mercantile. St. Paul. Agricultural. Phoenix of Hartford. Williamsburg City (on policies that do not contain the earthquake clause.) Class B—This is the list of the 'barbers.' Their settlements range from 75 cents on the dollar up: London and Lancashire Orient. State of Liverpool. English-American Underwriters. Caledonian. Scoten Underwriters. Royal Exchange. American of New Jersey. Fire Association of Philadelphia. Philadelphia Underwriters. Phoenix of Brooklyn. Prussian-American. Delaware of Philadelphia. Rochester-German. National of Hartford. Providence-Washington. Western of Toronto. British-American. British-American of New York. Northwestern-National. Northwestern Fire and Marine. Austin of Texas. Eagle. Assurance Company of America. Aachen and Munich. Hanover. Hamburg-Bremen. Svea. National Union of Pittsburg. Concordia. Franklin. Germania. Federal. Queen City. United Firemen's. Buffalo German. Camden. Globe and Rutgers. Security of New Haven. Westchester. Class C—The companies in this class offer settlements below 75 cents on the dollar. New Brunswick, 70 cents. Girard, 70 cents. Milwaukee Mechanics, 70 cents. North River, 65 cents. German of Freeport, 60 cents. German-National, 60 cents. American of Philadelphia, 50 cents.

German of Peoria, 50 cents. Nassau, 50 cents. American of Boston, 40 cents. New York of New York, 33 1/3 cents. Dutchess, 30 cents. Class D—Companies on the waiting list. These include (a) those that while denying liability are considering loss-claims with a view to compromise settlement, (b) those that refuse to recognize liability and will not pay one cent, (c) those that have postponed settlement pending financial negotiations.

- (a) Commercial Union of London, Commercial Union of New York, Alliance of London, Palatine, Indemnity. (b) Rhine & Moselle, Transatlantic, Austrian-Phoenix, North German of Hamburg, North German of New York, Williamsburgh City (on earthquake policies). (c) Calumet, Fireman's Fund, Home, Fire & Marine, Pacific Underwriters, Equitable. Companies in the hands of a receiver: Traders, Security of Baltimore.

During the past week there has been a deal of gossip concerning the insurance situation. It is common gossip that Balfour, Guthrie & Co. are so amazed at the poor showing made by the old Caledonian Insurance Company of Edinburgh, Scotland, that they have demanded an accounting of R. C. Christopher, the company's assistant manager, sent out here to adjust losses. It is stated, further, that Balfour, Guthrie & Co. will shortly cease to be the Pacific Coast directors of the Caledonian, in view of recent developments. Also, it is whispered that the Caledonian has stopped paying losses, and through its representatives here, has demanded a respite until September 15th. The general talk is that the Va paraiso disaster has affected the Scottish insurance corporation.

A deal of money has been paid out already by various companies. Gossip figures it variously at from \$75,000,000 to \$1,000,000.

Begs Jury For Steinman's Life

San Francisco, Sept. 13.—Attorney Hiram Johnson, pleading for the life of Jacob H. Steinman before a jury in Superior Judge Lawlor's court yesterday morning, made one of the most eloquent addresses of his career. While reviewing the evidence of his famous case he dwelt upon the conditions of demoralization and terror existing in San Francisco on the night of April 19th, and begged the jurors to put themselves in the place of the defendant, with the cinders of a burning city flying overhead and a circle of strange faces pressing around.

"You are not going to judge him in the light that comes through the windows of this peaceful courtroom, are you?" he demanded. "You are not going to forget the awful days of April when you weigh in the balance the motives of this young man?"

"Think of one of your own sons being placed as Steinman was placed. He knew nobody in Columbia square. He went there, after working like a dog for hours, almost dead with exhaustion, on an errand of mercy. Over here leered at him the face of Meyer Walk. From there looked Adolph Matzner. From another direction he could see F. W. Brown. The prosecution must be in hard case to be at the necessity of scouring the jails and penitents to bring men here to testify against the defendant.

"Steinman said the people; 'come with me and we'll get food.' Meyers objected. Steinman shoved him away. He told him to get off the ground. Meyers persisted and advanced threateningly. What would you have wanted your boy to do, if you have been a spirit hovering over him? Would you not have told him to shoot, just as Steinman shot? Remember, it was a choice between his life and Meyers, between his mother's son and Meyers' mother's son.

"The District Attorney has sneered at the militia. It may be the thing to sneer the militia.

"When there is trouble, it is to boys like Steinman that you all look.

Any man who attacks the militia is the enemy of our government. They wear the same old uniform of blue which has given millions liberty in the past, and which in April saved the city from a raging mob. It was the old uniform of blue which was worn by this boy.

"The prosecution has tried to prove that there was civil government here on April 18th and 19th. Of all the legal fictions I ever heard of, this is the most ridiculous. Civil government, with Garret McEnerney, whose body God made big enough so that it could hold his heart, riding around with the Mayor in an automobile, ordering the officers to shoot all malefactors? Civil government, with a committee of citizens seizing all the authority that there was in San Francisco, so that you and your wives and your children might be saved? Civil government, when Harry Mulcrevy had his office in his home and Tom Flinn, the under sheriff, was begging the soldiers to take care of the prisoners? Civil government, when Judge Graham, forgetting the courts, was taking care of Betsey and the little ones? Civil government, when we were all shaken to pieces, in our hearts as well as our possessions? Gentlemen of the jury, you all know, as I know, that the only law then was the law of necessity."

Johnson made an extended defense of the Mayor and his famous proclamation of April 18th, and said that he would take Garret McEnerney's opinion rather than that of any judge on the bench. He scored Assistant District Attorney O'Gara for having belittled Bush, the defense's one legged witness.

"Bush may be little," said Johnson, "he may be only poor, vagrant, one-legged drunkard, but he spent his strength cooking for the hungry at a time when men's hearts were tried, and when the food at Columbia square was gone, he stumped away, drunken little vagrant as he was, to get more."

Speaking for the State, Attorney Samuel Shorthridge said that it was no time for ambition to spread its wings.

"I am going to ask you to consider the time, circumstances, persons, and the awful deed which from the basis of this case," he said, "then determine your verdict as God gives you wisdom and light. I am not calling on you as bloody as savage men seeking vengeance. Our State does not ask that blood be taken, because blood has been shed. It asks that a citizen be punished, because he has broken the law. Once determine that a soldier may trample the law under foot, and then, if the Almighty should visit us with another calamity, we are lost. Do not let it be said that, because the city was burning on April 18th and 19th, we were without the protection of the law."

An adjournment was taken until this morning. It is probable that Judge Lawlor will finish charging the jury this afternoon and the case will reach the jury tonight.

Will Rebuild Palace Hotel.

San Francisco, Sept. 13.—A new Palace Hotel, much finer, handsomer and better than the old, is to be constructed upon the site now covered by the ruins of the once famous Palace Hotel, on Market and New Montgomery street. Work has already commenced in demolishing the ruins, to make room for the new structure, which is to be the pride and boast and glory of San Francisco.

This decision was reached at a meeting of the directors of the Palace Hotel Company of San Francisco, held yesterday morning at the residence of Colonel J. C. Kirkpatrick, one of the directors of the corporation and manager of the hotel. The plans for the new hotel are almost completed, and while some features are subject to alteration, there is no longer any doubt as to the main plans for the building submitted by Trowbridge & Livingston, architects.

They call for a ten-story substantial structure of modern architecture, with plain fronts, relieved at intervals by columns, which will give the structure an attractive appearance. The exterior will be surmounted by a promenade gallery, extending the entire length and width of the building, and protruding about six feet from the walls, which will afford guests the finest view over the city and bay. This gallery, with its ornamental railing, will add much to the appearance of the building, which,

according to the opinion of experts, will be one of the handsomest hotel buildings in the world.

The court and palm garden, which made the old Palace Hotel famous the world over, will be reproduced in greater splendor, and one new feature will be added. The new structure is not to cover the entire site of 275 by 343 feet, but the plans leave a space open on the Jessie street side of the hotel, which will be utilized for a palm garden, and will be so arranged that an addition can be built to the hotel on that ground, whenever it shall be deemed expedient.

The directors at yesterday's meeting authorized President Fred W. Sharon to enter into a contract with Architects Trowbridge and Livingston to complete the plans for the structure, also to contract with Mahone Brothers of this city to have the walls of the ruins removed, and to supervise the construction of the new building. The wrecking work has already been commenced. Meantime the plans for the new building will be finished and accepted, as no time will be lost in beginning the construction of the new hotel, which is to cost about \$3,500,000, and is to be completed in one year.

The Palace Hotel Company of San Francisco is incorporated for \$5,000,000, and the following are its directors: F. W. Sharon, W. F. Herrin, Will H. Crocker, Colonel J. C. Kirkpatrick, Senator Francis G. Newlands, Wellington Gregg Jr.

The loss to the Hotel building and furnishings by the recent fire has been adjusted at \$1,265,000 on the building and \$260,000 on the furniture, although the money has not been paid.

Child Makes Search For Missing Mother.

San Francisco, Sept. 13.—Fourteen-year old Effie Reed, accompanied by a little sister, went to the Central Emergency Hospital yesterday afternoon inquiring for her mother, who has been missing since the fire on April 18th. The family lived at 79 Stevenson street. Effie, her mother and a boarder, A. J. Rich, were in the house. While the mother and daughter were asleep, the wall of an adjoining building fell on the house, wrecking it. Effie and Rich were struck by falling bricks, and were taken from the ruins of their home unconscious to the Presidio Hospital. What happened to Mrs. Reed is not known. The Coroner and Chief of Police have no record of the case, nor has any such woman been registered on the records of the Emergency Hospital.

Effie was unconscious for several days, and after her recovery was taken to the home of a relative living at Palo Alto. She is now living with a friend, Mrs. Ellen Bello, of San Pablo, who accompanied the children yesterday to this city to begin a systematic search for the missing woman.

John W. Reed, father of the children, is a mining man, and has been four years in Mexico. Yesterday the Mexican Consul received a letter from him inquiring about his family. Mrs. Reed was 46 years of age, was of slender build and had dark hair.

Fatally Shoots His Stepmother.

Eureka, September 12.—Richard Perry, 19 years old, fired five shots at his stepfather, Cavanaugh, at their home in Ferndale. Three of the bullets took effect, and one will probably result fatally. Cavanaugh is a teamster, and when drunk he was in the habit of going home and beating his wife and small children. Monday evening he went home, and in a drunken rage picked up the body and threw it toward the ceiling. The mother remonstrated, and Cavanaugh proceeded to beat her.

The son took his mother's part, and Cavanaugh transferred his attention to him. Grabbing a razor, he slashed the youth on the arm. Continuing the attack, the youth retreating, managed to secure a pistol and fired over Cavanaugh's head, hoping to frighten him. This was without the desired effect, and he fired again and again, five shots in all, two entering Cavanaugh's right breast and one his arm: There is little hope of his recovery.

Thousands For Fair Charming.

Portland (Or.), September 12.—Mrs. Nadine Nichols, a San Francisco divorcee, figures in a sensational embezzlement case which has just come to light. She is the woman for whom Bernard O. Veiguth, a clerk in the office of the Portland Gas Company appropriated for himself approximately \$15,000 of his employees' funds. For the past year Mrs. Nichols has been living at 204 Park street, in this city, and it was because of infatuation for her that the young clerk became a self-confessed thief and is now confined in the City Jail upon \$15,000 bonds.

Love for the woman has existed since the youth first met her eleven months ago. It was then that heavy speculations began from the gas company's office—mere "temporary loans" from the company's funds at first, but a gigantic theft, in which there was no hope for redemption after he had become wholly enmeshed by the beauty of the woman he worshipped.

Veiguth, since his arrest Monday night, has made confession to having taken \$6000 from the company. The officials, however, say the theft is at least three times that sum, and may reach higher. He received \$80 a month and for the past year is known to have spent on the average \$1200 monthly. Throughout the period of his embezzlement, Veiguth has lived with his sister and widowed mother. At the same time he has maintained apartments for Mrs. Nichols. Three weeks ago Veiguth purchased a diamond ring for the woman, which cost \$750. He also bought for her the most costly gowns and lingerie of the most expensive make. Accountants of the gas company are now trying to determine the exact amount of Veiguth's peculation. In the meantime, he refuses to talk of his crime, and officials of the company are at loss to know the exact manner of his defalcations.

Reconciled To Her Brothers.

Seattle, (Wash.), September 12.—Esther Mitchell, who shot and killed her brother, George, forty eight hours after he had been acquitted by a jury on the charge of murdering "Joshua" Creffield, the Holy Roller leader, was reconciled to her two brothers, Perry and Fred, today. They entered the courtroom where Esther's sanity is being investigated and the girl threw her arms around their necks and kissed them effusively. Hitherto she has refused to have anything to do with either of her brothers.

Miss Mitchell and Mrs. Maud Hurt Creffield, widow of the dead Holy Roller leader, were examined to day as to their sanity and a medical commission will spend several days more in the inquiry. O. V. Hurt, the father of Mrs. Creffield, testified to-day and his wife has been summoned from Oregon. Professor Gardner, superintendent of the Boys' and Girls' Aid Society of Portland, told of Esther Mitchell's refusal to wear clothing when taken to the retreat, but would not say that she was insane.

Esther Mitchell testified that she was 18 years old. She asserted that she had been in Seattle since April, coming here from Oregon, where she was born. She declared that her education consisted of a course in the grammar school. No inquiry was made as to the crime with which she is charged.

Mrs. Creffield testified that she is 26 years old a native of Indiana, and that she had also completed a grammar school course. Her examination was as meager as that of Esther Mitchell.

Freight Returns Show Prosperity.

San Francisco Sept. 13.—The railroads are preparing their reports for the month of August, and no better indication of the returning prosperity of San Francisco can be had. The freight reports are especially reassuring. The incoming freight defies comparison with the same month of last year, and has been abnormal on account of the great demand. The railroad officials claim that the true index to the returning business of the city is the outbound freight. This

has practically returned to normal conditions in about five months.

Immediately after the fire the outgoing freight fell to an almost insignificant figure. By June it had picked up and was about half as much as in June last year. In July it was about two-thirds as much, and in August it almost equalled the records of August, 1905. It is expected that the reports for September will show that the outbound freight has resumed normal conditions, and the supremacy of San Francisco as a commercial, manufacturing and distributing center is assured.

The greater bulk of the outbound freight is slated for interior points in this State. After the fire, as San Francisco was demoralized commercially, a good many of the country towns had to seek other places to give their orders. Sacramento, Denver, Portland, Los Angeles and other cities secured a large amount of the trade that had passed through San Francisco before the fire. The freight reports show that all this trade is returning to the old channel and San Francisco will remain the chief distributing center of the State.

Some of the freight is bound for the East. Fruit trade is lively, and interest is displayed in the scrap steel and junk. The trade in junk has been somewhat delayed on account of the edict of the railroads and the Eastern smelters that all scrap steel and iron must be cut up into smaller pieces, so as to be easily handled, before it will be received. This has entailed additional expenses and the junk is being shipped to local smelters.

Begins Suit For Six Millions.

New York, September 12.—A suit instituted against the United Fruit Company to-day demands damages in the stupendous amount of \$6,000,000. The plaintiff is the American Banana Company, of Mobile, Alabama, which charges that its larger rival has violated the Sherman anti-trust law and prevented it from engaging in the fruit trade as a competitor of the defendant company. The papers in the case were filed in the United States Circuit Court.

The United Fruit Company is a New Jersey corporation, with its principal offices in Boston. It practically controls the tropical fruit business of the United States; owns enormous plantations in Cuba, Costa Rica, Panama and Jamaica, and operates several lines of steamers running to the tropics. Its president is Andrew W. Preston.

British Peer Gets A Beating.

London, September 12.—A great sensation has been created in society by the sound thrashing administered to one of the leading peers by a well-known society man. The affair occurred at an exclusive turf club, a few days ago. The peer was formerly one of the stewards of the jockey club, whose name is well known in America in connection with racing and who frequently sat in judgement upon American jockeys for alleged misdoings.

The chastiser was a wealthy ex-Army man whose beautiful wife is one of the leaders of the smart set. He asked the racing peer to step into the stranger's room at the Turf Club, the apartment being empty at the time. The peer complied and the indignant husband proceeded to black the peer's eye and give him a thrashing with a cane. All parties are the intimate friends of the King. The trouble is understood to have arisen over attentions paid to the ex-Army man's wife by the peer.

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