

# BUILDING UP SAN FRANCISCO

## Citizens Make Marvelous Progress in the Work of Restoration.

### New Buildings, Finer Than Those Destroyed by the Earthquake and Fire, Going Up on Every Side— "City Beautiful" a Matter of Time.

San Francisco.—One of the world's great sights is San Francisco. Cities have been ruined and ashes have covered them, but never before under modern conditions. A city ruined by earthquake and fire in the old days meant that the time of recovery would equal the age of the city up to the hour of its destruction. In this age the very evidences of destruction are turned into agencies of repair and improvement. Fire has rarely failed to bring about better conditions in a city, and San Francisco is no exception to the rule. It is not the improvement of the city that will make them marvel, however, as much as the rapidity with which the work will be accomplished.

The earthquake of April 18 caused a few million dollars' damage—possibly \$10,000,000 would cover that loss. The fire, which had full play after the quake had broken the water mains, burned over 514 squares, or 2,560 acres, or four square miles, the total loss being estimated at \$500,000,000. On this property there was insurance amounting to about \$315,000,000. Of this insurance about \$150,000,000 had been paid in cash to policyholders up to September 15.

The fire, as everybody knows, destroyed the business district of San Francisco, but left the shipping and residence districts intact. Commerce continued without interruption, except such incidental disturbances as the accumulation of freight. Thousands of people left the city immediately after the disaster, but competent authorities estimate that 98 per cent of these refugees have returned. Their homes being intact they find that San Francisco is the place for them, after all, and they are turning to rebuild the city, either with their capital or their labor.

#### Bringing Order from Chaos.

When the fire died down on April 21, the people of San Francisco were confronted with mighty problems, some of them demanding instant solution. As this article deals with the San Francisco of the future and not of the past, it is not necessary to go into details regarding the remarkable ability shown by the committee of fifty in providing for the wants of the hungry and shelterless, writes Mrs. E. Bennett, in the New York Press. That is a story by itself, and a most interesting and inspiring one. Another pressing problem, however, was that of clearing the streets in order that communication might be restored. Thirty-six miles of streets were piled high with debris. Within five months this enormous mass of material has been removed, trolley wires have been strung, street car traffic reestablished and a system of debris removal inaugurated which disposes of 100 carloads a day. If more labor were to be had the work would go much faster.

Admission day was celebrated this year on Monday, September 10. I saw the city on that day for the first time since the disaster. The scene was appalling. With the exception of a worker here and there, the destroyed district was destitute of laboring men. Ruins, ruins in every direction, as far as the eye could see; millions of tons of bricks and mortar piled up in half destroyed basements; a strong breeze blowing dust and ashes everywhere; writhing steel beams and crumbling granite marking the sites of once imposing buildings, and the very thought of bringing order out of chaos sufficient to stagger the imagination.

On the next day a far different picture was presented. In every basement was a gang of workmen. They struggled with girders, piled brick, sifted good material from refuse, handled pick and shovel, mixed mortar and loaded wagons with debris. Thousands of busy hands were to be seen down every street. Thousands of teams went about on the simultaneous task of removal and reconstruction.

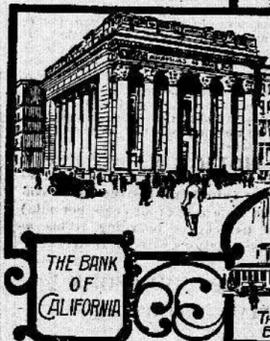
#### Little Loss of Population.

To one familiar with the crowds that made Market street and the ferries famous, there does not appear to be any diminution of population. The car system is wholly inadequate, although herculean efforts have been made to establish communication. The ferries are as crowded as ever. Theaters are filled to suffocation. The St. Francis hotel put up a temporary structure in Union square, and it is turning away a hundred guests daily. Other hotels are filled and turning

people away. It requires only a visit to San Francisco to disprove the report that the city has lost half its population.

The quake shook the life out of some old firms and hastened the birth of many new ones. Dozens of stores bear the names of men who were clerks before April 18. Merchants from other cities have stepped in and established houses here. Competition is keen, and money appears to be more plentiful than for many years.

The financial soundness of San Francisco has been demonstrated in various ways. The bank clearings are much larger than before the fire. Some of the new money comes from insurance companies, of course, but not all of it. The business of the banks is greater than ever. In some of them withdrawals exceed deposits, but the money withdrawn is going into reconstruction. Other banks are piling up deposits. The other day a little flurry was caused by an attempted run on the Hibemia bank, one of the largest institutions in the country. It was a grotesque failure as a bank run. The bank has 80,000 accounts, receiving no deposits exceeding \$3,000. It is reckoned as sol-



id as the treasury. A few frightened women formed a line, obtained their money and then returned and deposited it. With this exception public confidence in the banks has been absolute.

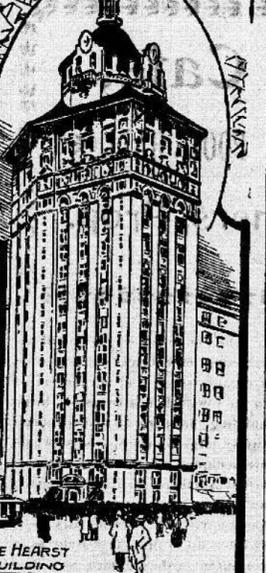
The scarcity of skilled and unskilled labor is the chief drawback to rapid construction. Wages are exorbitantly high, but this is the fault of contractors and proprietors rather than of the labor unions. The plumbers and stationary engineers thought they saw a chance to get rich quick, and raised their scale, but were not sustained by the labor council, which is an amalgamation of all the unions, and the old wages were restored. But the owners of buildings which were nearing completion at the time of the disaster are feverish in their anxiety to complete their buildings and obtain famine rentals, and their tactics in raising the wages of workmen have caused labor prices to soar. On this emergency work plasterers are getting \$9 to \$11 a day; bricklayers, \$10 a day; carpenters, \$7 and \$8; stonemasons, \$8 to \$10, and other skilled labor in proportion. San Francisco is a paradise for a workman. Unskilled labor is in demand. The

city needs 30,000 skilled men and could employ 30,000 unskilled laborers. Some of the shrewder unskilled men have clubbed together and formed little companies of their own. They take a contract to remove debris for a price, and perform the work during the noon hour and in the night. As unskilled labor is getting \$4 a day, these willing workers who put in extra time are getting more money than they ever saw before. In much of the burnt district work is carried on by electric light.

Will San Francisco ever be rebuilt is the question asked by people in the east. The answer is that San Francisco is now being rebuilt. It is not a question of the distant future. The process is visible to the naked eye. Every steel building that was under construction at the time of the disaster is being rushed to completion. Other buildings have been contracted for, and with the removal of debris and the arrival of materials the work will proceed. Nothing could be more absurd than to doubt the recovery of San Francisco from its great misfortune. In the face of the fact that it is actually in progress. The contract for the reconstruction of the Palace hotel on its old site, on a grander scale than ever, has been let. The St. Francis is now completing its great steel annex. Business houses are arranging to build newer and stronger structures than those which succumbed to the conflagration of April 18 to 21. The city will be rebuilt in a day, or a year, but it will go up with a remarkable quickness.

#### "City Beautiful" Must Wait.

There has been much talk of a "city beautiful," with winding avenues about the hills, broad boulevards, park extensions, and so on. It was thought that with the buildings leveled to the ground the opportunity was open for the construction of a model modern city, uniting utility and beauty to



a degree never yet approached in America. A little study of the situation shows that this is nothing but a dream. San Francisco people have enough on their hands in the way of getting into business again, in any shape, without tackling the great task of forming a city on aesthetic lines. Here and there a street may be widened and a little park established, but in the main there will be no attempt to reform the plans upon which the city was built. If it was difficult before the fire to obtain united action toward civic betterment, it is doubly difficult now, when every man must look out for himself.

The railroads terminating at San Francisco are among the most potent forces in rebuilding the city. They saved San Francisco from panic and possible greater disaster during the time of stress by carrying away thousands of people, free of charge, and bringing in emergency supplies.

After the crisis the railroads turned in and assisted in the removal of debris. Temporary tracks were laid and rehabilitation was immensely assisted. Merchants ordered big stocks of goods from the east, and the railroads rushed the stuff to San Fran-

cisco. There was a time, indeed, when the stuff piled up to such an extent, as to paralyze the operation of the roads. Five thousand cars of freight were congested at San Francisco and Oakland. By heroic efforts the lingering freight was disposed of and a serious situation relieved. Now that the railroads are able to look after their own business, they are expending great sums in permanent improvement, which will facilitate the reconstruction of the city.

#### Insurance Situation Hurts.

The insurance situation at San Francisco is exasperating to those who happened to have policies in shaky or dishonest companies, but on the whole the lapses of these companies have not affected the city as seriously as early reports indicated. Nearly one-half of all losses has been paid. Considering the fact that insurance records, as well as everything else, went up in smoke, this is a fairly good showing for five months. Payments are being made through the banks at the rate of nearly \$1,000,000 a day. The money goes into circulation for the most part, and the resulting activity overshadows the fact that hundreds of other policy holders are waiting for a settlement.

The people of San Francisco personally and through their commercial organizations, are watching the insurance companies with a jealous eye. Companies that come to the front with money are reaping a harvest of new business, while those which fought for time or actually repudiated their obligations in whole or in part will be made to smart for it.

The chamber of commerce is making up a list of honest and dishonest companies. The California delegation in congress will have something to say on the subject next winter. The names of defaulting companies are to be sent broadcast through the world, and the opinion is universal in San Francisco that in the long run the defaulting companies will discover that they played a losing game when they defrauded policy holders of their rights.

Insurance litigation promises to become great. Policy holders who have money enough to fight are not slow in invoking the aid of the courts. One or two important cases already have been decided, but the critical question is yet to be passed upon. This question is as to the part played by the earthquake in causing fire losses. Policies are variously worded, but in the main they provide that payment shall not be made if the loss is caused "directly or indirectly" by earthquake or other act of God. Of course, if there had been no earthquake there would have been no fire, but the man whose house was consumed three days after the quake does not think the indirect cause is quite close enough to the effect to justify the insurance companies in repudiating all liability.

#### Show True American Grit.

During the disaster the good humor and self-possession of San Franciscans astonished the world. Now, in the long tug of disposing of the ashes and rebuilding the city, this good humor never deserts them, and they are as confident as though they were beginning a city for the first time. There is inspiration in numbers, comfort in common trouble, and a spirit of brotherhood that has not deserted them, although it is not as marked as it was during times of danger. The love of good cheer in the way of eating, drinking and listening to music is as strong as ever. The climax is a continual tonic, and invites to hard work. The very size of their disaster seems to nerve the San Franciscans to hasten the reconstruction of the new city. They come very near to boasting when they show their ruins, and some of them display a remarkably fresh memory of history by comparing their disaster with the fate of other cities that have perished by earthquake and fire, and risen again. According to those men, who cite history while making it, the only bonfire that exceeded San Francisco's was that which consumed Rome in Nero's time. The great fires of London, Boston, Chicago and Baltimore were mere hints of what a real conflagration can do. So say these dusty, smiling, tireless San Franciscans, who revel in the advertising that their city has obtained. Their belief in the speedy reconstruction of the city is absolute, and they are backing their belief with money and energy that balks at nothing.

#### All Looked Alike.

Uncle Eph had long boasted that he had never needed the services of a doctor, but now he was ill, and his neighbor felt that the time had come when a physician should be called. "Come now, Uncle Eph," said she, "we will call whomever you wish—you know there's a good allopath and a good homeopath, and there's a new doctor, an osteopath. Now, wh'ill you have?" "Wal," drawled Uncle Eph, "I dunno ez it matters—they do say that all paths lead to the grave!"

#### Selects Her Own Color.

Every season brings at least one popular color—this fall there are two, royal purple and sage green. Neither color is becoming to all women, but it is to be feared that will make precious little difference. Only the wise woman studies the effect of colors and clings to those which suit her coloring. The reign of a particular color does not trouble her an atom.

#### Cement for Broken Glass.

Plaster of paris, mixed into a paste with white of egg, makes a strong cement for mending broken glass or china; and another excellent cement is made as follows: Into a small bottle press as much fine glass as will fill it, then pour in by degrees unsweetened gin, which will gradually dissolve the fragments if the bottle is kept in a warm place.

#### Remove Stains from Enamelled Pans.

Fill with water and a tablespoonful of powdered borax and let it boil well, then scour with soap rubbed on a coarse cloth, rinse thoroughly and dry. Damp salt rubbed on the stains will also remove them.

## CARE OF BLANKETS.

SPECIAL TREATMENT NEEDED FOR BEST RESULTS.

Done in the Right Way, No House-keeper Need Dread the Approach of the Regular Day for Washing.

As the immortal stump orator remarked, "We have blankets in our crowding blankets in our twigs, blankets in our four-posters," and having blankets so "prevalent," it behooves us to keep them clean.

Now, many otherwise excellent housekeepers dread the annual blanket washing simply because they understand little or nothing of the art of blanket scouring, as the Scotch call it.

They usually resort to one or the other of the two very bad methods, and either send the blankets to a public laundry, where they may be made white and clean, but will certainly shrink, or they have a washerwoman in, who upsets the whole household, washes the poor blankets very badly, and leaves them hard to touch, very grimy to behold, and some sizes smaller than they ought to be.

#### Require Individual Care.

Now, if one lives in the country, where a garden, or field, or good drying ground is close by an excellently appointed laundry, a big annual orgy of blanket washing may be advantageous; though "I hae me doots" about that.

To the ordinary housewife, who has neither the space nor the appliances for the necessary number of servants, it is a far wiser plan to send one blanket to the wash every week, or two if the washing is a light one, and it is always necessary only to wash one at a time, otherwise blankets shrink. They cannot be treated en masse as linen or cotton things are, but must be done speedily and thoroughly, and dried on a fine hot day, out of doors, but not in the hot sun.

#### Right Kind of Lather.

A warm soap lather must be prepared from soap jelly made the day before, and a little ammonia, either lump or liquid, must be added to this, and the blanket allowed to soak for about a quarter of an hour to extract the grease. Then it must be kneaded and squeezed until the dirt is all loosened, and, if necessary, put through two, and even three, fresh lathers. The next process is rinsing, which must be done in warm water, and if no soft water has been obtainable, a little ammonia to each rinsing water is a great advantage.

When rinsing is over it is important that folding should be even and exact, and then the wringing through a machine will act as mangling also. Shaking well after rinsing, and then pegging carefully to clothes lines in the open air, and shaking occasionally by two persons while drying, are the final processes, except the "fast and final" stretch between two persons after they are quite dry, in order to keep them to their proper size.

#### Chicken Bouches.

Here is a recipe for one of the delicacies of the season. Roll out some puff paste about a quarter of an inch thick, cut out—by means of a round paste cutter—as many rounds as are required, place them in a baking sheet, and mark the center of each round of paste with a smaller cutter. Brush over with beaten yolks of eggs, and bake for 20 minutes in a fairly hot oven. Remove the lids, scoop out some of the soft part of each paty and fill them with minced chicken mixed with enough white sauce to moisten the mixture. Replace the lids, dish up, and garnish with fried parsley. If this is done with care it is not difficult, and it would be a strange palate that did not find it delicious.

#### Household Helps.

If freshly cleaned tiles are rubbed over with paraffin they will keep clean for a long while.

A few drops of lemon juice added to scrambled eggs while cooking will improve them.

To remove fly specks from varnished surfaces use equal parts of water and skim milk warmed. Discolored china baking dishes can be made as clean as when new by rubbing them with whiting.

Try sharpening the scissors by attempting to cut a large dining needle for a few minutes. Glass which has become dusty must be thoroughly dusted off before it is cleaned in any other way.

#### Common Sense Cold Cures.

Look out for the coming of colds. Several common-sense dealings may ward away the microbe. Bathe the feet in hot water and drink a pint of hot lemonade. Then sponge with salt water and remain in a warm room. Or, bathe the face in hot water every five minutes for an hour. Or, sniff up the nostrils hot salt water every three hours. Or, inhale ammonia or menthol. Or, take four hours' active exercise in the open air. Sixtily, 24 hours in bed is said to be able to break up the severest cold.

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**RHEUMATISM AND NEURALGIA**

**ST. JACOBS OIL**

The Proved Remedy For Over 50 Years.

Price 25c and 50c

**HAD TO USE A CANE.**

Weakened Kidneys Made an Elwood, Ind., Man's Back Give Out.

R. A. Fugh, transfer business, 2030 North B street, Elwood, Ind., says: "Kidney trouble kept me laid up for a long time, and when I was able to be up I had to use a cane. I had terrible back-aches and pain in the shoulders. The kidney secretions were dark colored. After doctoring in vain, I began using Doan's Kidney Pills. Three boxes cured me entirely, and I am glad to recommend them."

Sold by all dealers. 50 cents a box. Foster-Milburn Co., Buffalo, N. Y.

**A Letter from School.**

They were talking about boarding schools, and a lawyer drew a letter from his pocket.

"My son," he said, "started in at a new boarding school last week, and here is a letter that I got from him this morning."

The letter was passed about. It said:

"Dear pa I think I have got appendicitis. The boys at this school are not very nice, but I will try not to learn any bad habits. I do not think the food is good, but I would not mind if I was a little stronger."

"The piece of meat enclosed is what we had on Sunday, but on other days it is tuff. Do not mind my being so uncomfortable, as I do not think I will last long. Please send me a dollar as I owe a boy a dollar."

"Your wretched son. JOHN."

The acts of this life are the destiny of the next.—Eastern Proverb.

**DODD'S KIDNEY PILLS**

CURE ALL KIDNEY DISEASES

BRIGHT'S DISEASE, DIABETES, BACKACHE, GRAVEL, NEURALGIA, RHEUMATISM, STOMACH DYSPEPSIA, AND ALL AFFECTIONS OF THE URINARY SYSTEM.

**A Positive CATARRH CURE**

Ely's Cream Balm

It is quickly absorbed. Given Relief at Once.

It cleanses, soothes, heals and protects the diseased membrane. It cures Catarrh and drives away a Cold in the Head quickly. Restores the Senses of Taste and Smell. Full size 50 cts., at Drug Store or by mail; Trial Size 10 cts. by mail. Ely Brothers, 58 Warren Street, New York.

**ENAMELINE**

STOVE POLISH

ALWAYS READY TO USE. NO DIRT, DUST, SMOKE OR SMELL. NO MORE STOVE POLISH TROUBLES.

**Don't Suffer all night long from toothache neuralgia or rheumatism**

**Sloan's Liniment**

kills the pain - quiets the nerves and induces sleep

At all dealers. Price 25c 50c & 1.00

Dr. Earl S. Sloan, Boston, Mass. U.S.A.

**FOR MEN AND WOMEN**

**Figaro SHOES**

Built as strong that the people who have worn them nearly always come back to their Dealer for the second pair. They are Stylish and Comfortable.

**AT RETAIL \$3.50-\$4.00**

Insist that your Dealer gives you this Shoe.

**Carruthers-Jones Shoe Co.**

Manufacturers MEMPHIS

**HOLD UP! and consider**

**THE POMMEL BRAND SLICKER**

USE ALL TOWERS WATERPROOF CLOTHING.

Is made of the best material in black or yellow fully guaranteed and is made under contract by STICKNEY SIGN OF THE FISH

**W. L. DOUGLAS**

**\$3.50 & \$3.00 Shoes**

W.L. Douglas \$4 Bill Edge shoes cannot be equalled at any price.

W.L. Douglas, Dept. 12, Brockton, Mass.

**"I was a Victim**

of Dyspepsia for a number of years, and suffered from loss of appetite, headache and pains in the lower bowels. I used many different treatments but was unable to get the complaint under control." This was the experience of Mrs. Georgia Anna Arties, of Sharon, N. C., and she writes of the result of her continued efforts for finding relief: "I was advised by friends to try St. Joseph's Liver Regulator which I did, and before I had taken one package I found that I was being greatly benefited. I have used three boxes and stand ready to pronounce it the best and finest medicine I ever used or heard of, and I am telling all my friends about it."

St. Joseph's Liver Regulator has been on the market for twenty years and is made up in large tin boxes—it is guaranteed to give satisfaction and keep its strength in any climate. It should be used in all cases of Indigestion, Constipation, Innuence, Dyspepsia, Sour Stomach, Liver Complaint, Heart Palpitation, Biliousness and Fever, and all derangements of the bowels and kidneys.

GENESEE DRUG CO., CHATEAUGAY, N.Y.

At all Dealers, in 25-cent Packages.

**Hitch Your Wagon to a Star**

By MICHAEL L. PADDEN, Register of Water Supply, New York City.

Dress as well as luck will let you—The coat doth often make the man.

The first line of that is what makes a hit with me. There is about ten feet more of the same two-step style of word coupling, and it came to me through the mails from a Persian prince who had his private yacht in the harbor at the time that I was uncovering the water front "water grafts," and I happened to be in a position to help him get his daily supply of water on board without having to pay extra toll for it.

He sent me a letter of thanks when he sailed, and after he got over his own election district he sent me this jig-time string of philosophy, which I take as a compliment, inasmuch as it was especially translated for me.

A letter from the prince's secretary accompanying it tells me that

Hitch your wagon to a star,  
Or just as near it as you can;  
Be gentle, if the world will let you,  
For the morrow always plan.  
Don't be timid, don't be boastful,  
Don't borrow coin or cooking pan;

it was written many years ago by a near relation of that fellow, Omar Khayyam, who the historians say was a tent-maker who wrote poetry for the magazines that the clown fellows read to the criminal rich when they were having beefsteak parties about the time that they were teaching Cleopatra to use a nursing bottle.

The thing about it that strikes me most forcibly is that you can't put any twist on the truth that will make it any stronger now than it was when those chaps were writing philosophy without the aid of a typewriter and interviewers to give them a boost.

"The higher you aim in any game the more certain you are to hit something, and we're all trying to make a score of some kind in life.

If a man doesn't set his own aims high no one else will.

A man came to me for a place as a bookkeeper in a big place where a friend of mine had some influence, and I said: "You can't be a bookkeeper. You are only a porter," and he replied: "Well, let's start for the bookkeeping job and maybe we'll land on some job between that and a cold throw-down."

He had the "hitch-your-wagon-to-a-star" idea, all right.