

# WIT & HUMOR AND SARCASM FROM THE CARTOONISTS AND FUNNY MEN



**PERIL.**  
Liberty (to the Czar)—Give him his head. It's your only chance—and mine! —Punch.



**THE SAME, ONLY DIFFERENT.**  
Bill Bryan (radical) to William J. Bryan (conservative)—Allow me to congratulate you, Mr. Bryan, on your very general indorsement. Hope you'll have better luck than I had. —Minneapolis Journal.



Most Trust—By thunder! Am I up against it at last?



**MATRIMONY.**  
She—Do you think marriage improves a man?  
He—Certainly. All suffering does! —Illustrated Bits.



**LOST: ONE MOTOR CAR.**  
"Seen a motor car down the hill any-where, boy?"  
"No, but I seen four rubber rings an' a 'cap o' scrap iron." —The Tattler.



**HER FIRST COMPLAINT.**  
Augustus (to his fiancée)—Couldn't you kiss me a little more affectionately, dear?  
Arabella—Well, I do my best; but you are the first one that has ever complained! —Epitaph.



**A QUIET SUNDAY IN OUR VILLAGE.** —Punch.



**FACING THE MUSIC.**  
"It is proposed, with a view to economy, that military bandmen in future shall become combatants." —Daily paper.



**AWAITING PRINCESS ENA.**  
Two Spanish dandies sketched in a street of Madrid on the arrival of their future Queen. —Epitaph.

## ON THE PACIFIC SLOPE.

### Adjustment of Losses—The Delay of Dispatches at Time of Fire.

(By Telegram to The Tribune.)  
San Francisco, June 15.—The uncertainty over the adjustment of insurance losses, which has prevented clearing the debris from many downtown building sites, has been settled, though not in a way to please the policyholders. Seventy-one companies have decided that they can afford to settle only on payment of 75 cents on the dollar, because of earthquake damage and the lack of water. The other thirty-two companies have decided to pay all losses in full. This decision of three-fourths of the companies interested in San Francisco fire losses is a heavy blow to the local property owners, as it means so much less money available for rebuilding. Most owners are unable to secure

loans from banks, as they are already carrying mortgages for improvements. Many merchants also will be unable to reopen, as the full values of their insurance policies do not represent over 50 per cent of the value of stock destroyed. The result of this ultimatum of the insurance companies will be the entrance of many new merchants from the East and other parts of the West.

The work of erecting temporary buildings in the burned district is being pushed with remarkable energy. Hundreds of one-story structures, many of them of corrugated iron, are in all stages of completion. The water front is lined with these buildings, as is also Van Ness avenue, which has become a favorite location for retail dry goods dealers. The district between Van Ness avenue and Market and Geary streets is also building up with great rapidity. The Mayor has issued stringent orders against making these temporary houses more than one story high, because of the dan-

ger from fire, and those who have violated this rule will be compelled to reduce the structures to the lawful limit. In this, as in other ordinances, Mayor Schmitz has shown great firmness and has won the praise of all citizens. The work of clearing the streets of debris is also being carried on with vigor. South of Market street the Southern Pacific Company and the Ocean Shore Railroad have hundreds of cars, and debris is being loaded into cars from improvised breakers. Many property owners have cleared their lots by means of wagons, and are ready to begin building as soon as permits can be secured. The greatest hindrance to building is lack of water, as the Spring Valley Company is unable to secure pipes enough to repair its broken mains. In some of the central parts of town water is still lacking, and builders have been forced to haul it in barrels. Upon a number of big fireproof structures, which were simply damaged by the intense heat, the work of repairing is being rushed. About the only office building which passed through the fire without material damage is the Hayward

Building, at California and Montgomery streets. It has been known for about a year as the Kohl Building, having been bought by the widow of the wealthy brewer. This was constructed in the most substantial manner by Alvin Hayward, the door frames, window frames and sashes being of metal. The result was that even the great heat did not affect the upper stories and only the furniture on the four lower floors was burned. During the period that will be required to replace the Palace Hotel structure, the guests of that house will be cared for in a fine house that has been leased in one of the select residence districts of the city. A lease of three years has been secured on a temporary hotel building, although it is believed that it will not require that long to erect and furnish the new Palace Hotel.

The State Legislature adjourned this week, after two days' extra session devoted to the consideration of bills for the relief of San Francisco. Four measures of the greatest interest to the burned city were passed—the bill for a state building for San Francisco, an amendment granting power to the city government to

amend its charter without legislative ratification, a bill vesting the supervisors with the power to widen streets, and a bill providing for the issue of seventy-five-year bonds. All these measures were carefully discussed, and the country members were especially cautious because of the presence of Boss Ruff and his open advocacy of several of the measures. Another important measure adopted provides for establishing the title to real estate. Several thousand property owners had their deeds burned in the fire and the records at City Hall were also destroyed. In this emergency a new law provides that anyone who has lost his deeds may establish his title by bringing suit in court and summarily obtaining an order to appear. When the title is clearly proved the court will give a deed. In this way many long standing contests over titles will be settled, and few records to business property will go back before the fire.

One of the sorest trials of people here for three or four days after the fire was their inability to hear from friends or to get dispatches to relatives at the East. The telegraph companies accepted all messages subject to delay. No one suspected what this delay meant, but

after a week clamor began to arise that messages had been mailed here for the East and that Eastern messages, for which full rates were charged, had been put in the post office at Chicago. Neither the Western Union nor the Postal Telegraph made any attempt to give rebates for such service. Now a grand jury committee makes a strong report and declares the two telegraph companies were guilty of false pretences. The Western Union alone received nearly one million dollars for messages which were sent by mail, yet this company contributed not one cent to the relief fund, and even tried to secure the free passage of its dispatches by mail. The grand jury report is so severe that it will be sure to injure the business of the Western Union, and, in a lesser degree, that of the Postal company. The report shows that the Western Union had only two Eastern wires on the days of the fire and that the government monopolized one of these and the Southern Pacific Railroad Company the other. The jury also declares that the Western Union sent out only two linemen to repair its wires near this city, trusting to the railroad company to do the work. The jury advises all who sent dispatches and suffered delay to bring damage suits against the Western Union company.