PAID SAN FRANCISCO LOSSES.

SEVERAL INSURANCE COS. SAY THEY WERE MISRATED.

The Royal, Continental and Queen Took No Discount for Cash—The Camden Met All Claims and the Phenix and Buffalo German Also Not in Doubtful Column.

Some of the insurance companies having risks in San Francisco when the earthquake and fire took place are not satisfied with the rating they got in a recent article in THE SUN in the matter of paying off claims. Considerably more than one hundred companies were involved and the matter was obtained from a source usually reliable.

The article said that the Royal Insurance Company of Liverpool paid practically in full with only rare instances of taking 1 per cent. for cash. C. F. Shallcross, the manager, says that all losses were paid in full immediately after adjustment and without any discount for cash. The amount paid by this company was $5,673,646. Henry Evans, president of the Continental Insurance Company, also says that his company paid losses in full, with no deductions for cash. The Continental's losses were $2,-500,000.

The Camden Fire Insurance Association objects to being placed in the doubtful list. J. Lynn Truscott, the vice-president, says: "Inasmuch as this association had none of its policies in the hands of the citizens of San Francisco at the time of the fire, no claim whatsoever has therefore been made on us by any person in that city, our entire loss consisting of reinsurance of the Glens Falls of New York, the Security of Connecticut, and the Williamsburg City of New York, and every dollar of claim made upon us by these companies has been fully met and paid without discount. Of the three companies mentioned you place the Glens Falls and the Security in the list under 'trustworthy companies,' and it seems to us that our having paid exactly as they have done entitles us to the same place."

Mr. Truscott's statement is confirmed by a letter from the president of the Glens Falls Company, J. L. Cunningham, who says:

"We have good evidence for believing that the Camden had no direct liability whatever in San Francisco, all being as reinsurance of other companies, and as the Glens Falls held reinsurances in the Camden and paid its claims in full we feel interested in saying that the Camden has promptly responded in like measure."

The Phenix of Brooklyn also objects to being placed in the doubtful column. Charles F. Coster, the secretary of the company, writes:

"This company has paid, is paying and intends to pay any and all legitimate claims that it may be called upon in consequence of the San Francisco disaster."

The manager of the Buffalo German Insurance Company says that the company never attempted to evade the just and honest payment of losses in San Francisco. "Secretary Georger," says he, "was personally on the ground, and with the assistance of our adjuster, Mr. Clarke, our losses, which were all told only one-tenth of our net surplus and capital, were adjusted and paid according to the proof of loss at one hundred cents on the dollar."

It was also reported that the Queen of America took one per cent. for cash in some rare instances. It has been since ascertained that both the Royal and Queen pay losses in full in all cases. These companies were placed high upon the list of trustworthy companies that was printed in THE SUN.

EVANS MUSEUM CAN COLLECT

Rents Due it on Its Investments in New York Real Estate.

The Thomas W. Evans Museum and Institute Society has invested in real estate in this city $3,000,000 of the estate of the dentist. Of this real estate the building at 26 John street is a part. The society demanded back rent of $15,000 from the Esterbrook Steel Pen Manufacturing Company. The demand was refused, and it sued. The defendant demurred that the society had no right to sue for the money. It was a philanthropic organization, incorporated for non-business purposes and without the right either to hold property in this city or to collect revenues on it by legal measures.

The demurrer was overruled yesterday by Judge Holt in the United States Circuit Court and judgment for $15,000 was entered. The demurrer, if upheld, would have practically lost the society the power to collect revenues from the building at 26 John street, which is worth over a million dollars, besides shaking its right to do so on its other large property in this city. Judge Holt gives the defendant twenty days in which to file an answer to the complaint, in default of which the judgment becomes operative.

COSTLY GAMES OF POOL.

Harvard Youth Comes to New York to See Sights and Drops $1,538.

Edward F. Myers, who says he is a Harvard student, living in Hastings Hall, Cambridge, Mass., was the complainant yesterday in the West Side police court against John McCormick of 141 West 150th street. He said that he came to New York city last week to see the sights and put up at the Fifth Avenue Hotel. He made the acquaintance of McCormick, who said he was a Princeton man. They went for a walk together and engaged in a game of pool in the vicinity of Twenty-fourth street and Sixth avenue. The other man was the better player and won $38 from Myers. The next morning they went to another pool room, where Myers says he lost $1,500.

Myers says McCormick then disappeared, leaving him with only enough money to get back to Cambridge. He returned yesterday and complained to the Central Office detectives. Detective Sergeants Savage and Gray singled out McCormick and Myers identified him.

Magistrate Mayo held the prisoner in $1,000 bail for further examination.

SHIP'S FIREMEN WOULDN'T WORK

They're Down in the Baralong's Log as Mutineers and Ashore Here Without Money.

The British steamship Baralong, which got here yesterday from Calcutta by way of Philadelphia, had trouble in her crew while the vessel was on the way from Philadelphia. Twelve of the firemen, mostly Italians, refused duty because shore leave had not been allowed in the Quaker City and they were put down on the log as mutineers.

The whole bunch was put ashore yesterday when the ship had reached her dock in Brooklyn, and when they came around for money they were told to go and see the Consul as the capitano had gone ashore.

On board the ship the strictest secrecy was maintained as to what the men had really done, though it was said that no one had been placed in irons and no handspikes had been used.

BLOW THAT KILLED A MISHAP.

Coroner Thinks Lad Who Died in Boxing Bout Had Heart Disease.

John McGrath, the eighteen-year-old boy of 401 West Forty-fifth street who struck the blow that is believed to have caused the death of John Bergen, 17 years old, of 415 West Forty-seventh street, during a friendly boxing bout in the Holy Cross gymnasium, at 321 West Forty-third street, was released in $1,000 bail yesterday by Coroner Harburger.

County Clerk Peter J. Dooling furnished the bail. After a preliminary examination the Coroner concluded that the death of young Bergen was an accident and thinks that the autopsy will disclose the act that the dead boy was suffering from heart disease, from which his father died within a year.

To joke is my work—to smoke, my pleasure.
The latter comes easy—I smoke Murads.

Geo. Rogers
in "The Rogers Brothers in Ireland."

MURAD CIGARETTES

unite in their exquisite blend all the celebrated qualities of the finest Turkish leaf. Their mildness is natural, not forced—their richness is genuine, not simulated. That is why the Murad never ceases to delight and satisfy.

"THE METROPOLITAN STANDARD"

10 for 15 cents

S. ANARGYROS, Manufacturer 111 Fifth Avenue, New York City

Get Well Acquainted With The Mutual Life

¶ It has been in existence sixty-three years. Public confidence and patronage have made it and kept it the largest and staunchest Life Insurance company in the world. It is owned by its policyholders. It protects thousands, but there are many others who should have the same protection. How about you? People who are so thoughtful and kind as to wish to provide as they can to-day for what will happen some other day, when they are taken from those they love and support, should get acquainted with

The Mutual Life Insurance Company

Let them read its history; analyze its statements; examine its investments; consult its agents. They will find a reason for its strength and stability and a reason for their confidence and patronage.

¶ The new management of the Mutual Life has been in control for nine months. Its report for the first six months will be mailed to anyone on request, or may be had of its agents. It tells what has been accomplished in conformity with the new Insurance Laws; shows the vast reductions, and indicates the unusual advantages yet to reach its policyholders. Its plain figures, given in a plain way, will convince any fair-minded person that The Mutual Life to-day justifies the good opinion of Bishop Chas. C. McCabe, of the Methodist Episcopal Church, who recently said:—

"After long and careful consideration, I am thoroughly satisfied that the present administrations of both companies (the New York Life and the Mutual Life) are now effecting great economies and reforms, and that these institutions, purged as by fire, are now in a position to afford the protection of life insurance in better form, and on better terms, than any known in the past."

It justifies also the good opinion of Mr. James C. Colgate and his associates, who, having policies to the amount of $5,000,000 in the Mutual Life, recently "resolved that the present executive officers and trustees are, in the opinion of the Policyholders' Protective Association of the Mutual Life, faithful to its interests, and that their administration of its affairs has been and is efficient, economical and beneficial to the policyholders."

¶ If you would like to know for yourself the latest phases of Life Insurance, or wish information concerning any form of policy, consult our nearest agent or write direct to

The Mutual Life Insurance Company, New York, N. Y.

AUTOMOBILES.

CHAUFFEUR-MACHINIST

Thoroughly competent, sober and reliable; familiar with all high-grade foreign cars; six years experience; highest references. C. R. STEDMAN, 130 E. 15th St., N. Y.

Autos Wanted; Spot Cash Ready
BROADWAY AUTOMOBILE EXCHANGE, 247-249 West 47th. (Telephone, 3097 Bryant.)

AUTOMOBILES.

AUTOMOBILE BARGAINS

Big Opportunities; Unusually fine Variety. Lot of A1 Cadillacs, all models $250 to $600; Franklin Runabout, 1906, $700; 1906 Orient, complete (cost $2,750), $1,250; Knox, $250; Locomobiles, $400, $750, $1,400; Pope-Toledos, 1905 models, $850, $950, $1,000; Stearns, like new, 40-45 (cost $4,500), price cut half; 1906, six cylinder Ford, complete, special low price; 1906 Marion, $1,250; Stoddard-Dayton $1,250; Panhards from $1,250; Rochet Limousine, $2,000; Thomas, fifty horse power, $1,200; and 150 more unusual opportunities. DEMONSTRATIONS allowed purchasers. Manhattan's Pioneer Automobile Establishment. BROADWAY AUTOMOBILE EXCHANGE, 247-249 West 47th. (Telephone, 3097 Bryant.)

TIMES SQUARE AUTO CO.
Largest Automobile Dealers in the World. New and Second-hand Automobiles. 315 W. 48th St., three doors west of Broadway.

AUTOMOBILES.

AUTOMOBILE SACRIFICE SALE.
EVERY CAR REDUCED FROM $50 to $150.
Big chances this week—Six Franklins, five Cadillacs, four Pope-Hartfords, three Pope-Toledos, three Buicks, two Ramblers, Jacksons, Reos, Nationals, Haynes, Appersons, Thomas Flyers, Wintons, Northerns, Oldsmobiles, Packards, Fords and other standard 1905-1906 Models; all good as new, AT 1-3 TO 1-2 THEIR ACTUAL VALUE. Demonstrations cheerfully given. Telephone, 5131 Columbus.
E. J. Willis Co., 231 W. 54 Near B'way.

Automobile Owners' Supply Depot
Where supplies are RETAILED at WHOLESALE prices. A visit will convince all and save you HUNDREDS of dollars on your purchases. 1655 Broadway, between 51st and 52d sts.

AUTOMOBILES. | AUTOMOBILES.

LOZIER

DURABILITY

¶ The high average mileage record of the 1906 LOZIER MOTOR CARS is the strongest possible proof (all things considered), of the fine quality of material and workmanship entering into their construction.

¶ The following are authentic mileage records for 1906, and the owners of the cars will vouch for the records. Their names will be furnished to prospective buyers:

Car. No.	Mileage.	Car No.	Mileage.	Car No.	Mileage.
101	19,000	120	8,000	119	16,000
208	9,000	106	18,000	113	12,000
207	16,000	204	9,000	233	10,000
217	8,000	109	14,000	240	15,000
115	15,000	214	9,000	203	10,000

A long list of other LOZIER MOTOR CARS have 1906 mileage records above 5,000.

¶ A remarkable fact in connection with the above mileage is that the owners' expense for repairs (aside from that due to tires and collisions) in no case exceeded $50.00.

¶ All of which is truly wonderful, most convincing and probably without parallel.

¶ See the 1907 Chassis at our Salesrooms and ask questions.

¶ Type F, 40 H. P. Touring Car, $5,000. November deliveries.

THE LOZIER MOTOR COMPANY
55TH ST. AND BROADWAY.

We will exhibit only at the Seventh National Automobile Show, at Madison Square Garden, Jan. 12-19, 1907. Member A. L. A. M.

BLISS CARS

GUARANTEED ABSOLUTELY. 40 H. P. IMMEDIATE DELIVERY

THE RESULT OF AN EXPENDITURE OF OVER $200,000 AND THREE YEARS TIME BY THE FOREMOST HIGH GRADE MACHINERY HOUSE IN THIS COUNTRY.

Bodies by A. T. Demarest & Co. and Healey & Co.

FRANK C. ARMSTRONG. E. W. BLISS CO.
BROADWAY AND 66TH STREET.

Automobiles Wanted
Highest prices paid for good cars. E. J. WILLIS, 231 West 54th. Telephone, 5131 Columbus.

OFFICE FURNISHINGS.

SAFES STIFFEL & REEMAN, New and Second Hand Safes. All makes cheap. 76 Duane st., near Broadway.

SITUATIONS WANTED—FEMALE.

FURS remodeled, repaired, relined; out by the day; best references. Address M., 779 Gates av., Brooklyn.

SITUATIONS WANTED—MALE.

BUTLER or valet—Experienced Japanese wants situation in private family, city or country; good references. JAPANESE, 120 Concord st., Brooklyn, N. Y.

PROPOSALS.

Office of the Department of Parks, Arsenal Building, Fifth Avenue and Sixty-fourth Street, Borough of Manhattan, The City of New York.

SEALED BIDS OR ESTIMATES will be received by the Park Board at the above office of the Department of Parks until 3 o'clock P. M. on

THURSDAY, NOVEMBER 15, 1906.

Borough of Brooklyn.

For furnishing all the labor and materials necessary to construct and complete granite entrance at Ninth Avenue and Fifteenth Street, Prospect Park, Borough of Brooklyn.

For full particulars see City Record.

MOSES HERRMAN, President;
JOSEPH I. BERRY,
MICHAEL J. KENNEDY,
Commissioners of Parks.

PROPOSALS FOR THE CONSTRUCTION OF A FENCE AND THE ERECTION OF A HAY BARN.—Department of Agriculture, Forest Service, Washington, D. C.—Sealed proposals will be received at the Department of Agriculture until 12 o'clock noon, November 15, 1906, for the construction of a fence, approximately 14½ miles in length, complete with gates, yards, &c., and the erection of a hay barn on the Wichita Game Preserve, Oklahoma. Blank forms of proposals, specifications and all necessary information can be obtained from the FORESTER, Forest Service, Washington, D. C. JAMES WILSON, Secretary of Agriculture.

Office Commissioners District of Columbia, Washington, Oct. 27, 1906.—SEALED PROPOSALS will be received at this office until 12 M., November 27, 1906, for constructing sewers in the District of Columbia. Forms, specifications and necessary information may be obtained at room 43, District Building, Washington, D. C. Henry B. F. Macfarland, Henry L. West, John Biddle, Commissioners, D. C.

FORT HANCOCK, N. J., October 2, 1906.—Sealed proposals for constructing gravel and macadam roads at Fort Hancock, N. J., will be received until 12 M., November 1, 1906. Information furnished on application. U. S. reserves right to reject any or all proposals. Envelopes should be marked "Proposals for Roads," addressed WM. PATERSON, Lieut. & Q. M.

DEPARTMENT OF DOCKS AND FERRIES.
Sealed bids for repairing and painting Municipal Ferryboats, etc., and for Miscellaneous Supplies therefor (1009), will be received by the Commissioner of Docks at Pier "A," Battery Place, until 12 o'clock noon on November 2, 1906. (For particulars see City Record.)

DEPARTMENT OF DOCKS AND FERRIES.
Sealed bids for pine and oak piles (1.035) will be received by the Commissioner of Docks at Pier "A," Battery Place, until 12 o'clock noon, November 9, 1906. (For particulars see City Record.)

DEPARTMENT OF DOCKS AND FERRIES.—Sealed bids for Coal (1034) will be received by the Commissioner of Docks at Pier "A," Battery Place, until 12 o'clock noon, November 8th, 1906. (For particulars see City Record.)

PUBLIC NOTICES.

DEPARTMENT OF FINANCE, Bureau for the Collection of Taxes, No. 57 Chambers Street, (Stewart Building), New York, November 1, 1906.

IMPORTANT TO TAXPAYERS.

NOTICE IS HEREBY GIVEN to all persons whose taxes for the year 1906 have not been paid before the 1st day of November of the said year that unless the same shall be paid to the Receiver of Taxes at his office in the Borough in which the property is located, as follows:

Borough of Manhattan, No. 57 Chambers street, Manhattan, N. Y.;

Borough of The Bronx, corner Third and Tremont avenues, The Bronx, N. Y.;

Borough of Brooklyn, Rooms 2, 4, 6 and 8, Municipal Building, Brooklyn, N. Y.;

Borough of Queens, corner Jackson avenue and Fifth street, Long Island City, N. Y.;

Borough of Richmond, Borough Hall, St. George, Staten Island, N. Y.,

before the 1st day of December of said year, he will charge, receive and collect upon such taxes so remaining unpaid on that day, in addition to an amount of such taxes one per centum of the amount thereof, as provided by Sections 916 and 918 of the Greater New York Charter (chapter 378, Laws of 1897). DAVID E. AUSTEN, Receiver of Taxes.

PAWNBROKERS' SALES.

L. L. FIRUSKI, Auct., 70 Bowery, sells at 10 A.M.:
Nov. 1—Order E. Mendelsohn; jewelry.
Nov. 5—Order C. Lang & Co., 668 6th av.; all diamonds, watches, jewelry, goods every description pledged prior Sept. 15, 1905, to No. 58001, all older dates held over; also fine lot furs.
Nov. 5—Order C. Keller, 2243 8th av.; all diamonds, watches, jewelry, furs, goods every description pledged prior Oct. 28, 1905, to No. 67520, all older dates held over.
Nov. 5—Order E. Mendelsohn, 90 Greenwich st.; clothing, &c., pledged prior Oct. 25, 1905.
Nov. 5—Fine consignment clothing.
Nov. 7—Order M. Bruckheimer, 181 E. 108th st.; C. Meyer & Co., 22 3d av.; clothing, &c., pledged prior Oct. 27, 1905.
Nov. 8—Order Wm. Simpson, 91 Park row; all diamonds, watches, jewelry, goods every description pledged prior Aug. 31, 1905, to No. 51692, all older dates.
Nov. 8—Order H. Stern, 516 6th av.; clothing, &c., pledged prior Oct. 28, 1905.
Nov. 9—Order I. Harlem, 608 8th av.; all diamonds, watches, jewelry, goods every description pledged prior Oct. 9, 1905, to No. 39530, all older dates. S. Stern, 2271 8th av.; all diamonds, watches, jewelry, clothing, &c., pledged prior Oct. 29, 1905, all older dates.

CENTRAL AUCTION CO., M. Sheehan, Auct., 152-154 Canal st., will sell at 10 A. M.:
Nov. 1—By Fillin; clothing.
Nov. 2—By H. Miller, 747 9th av.; clothing pledged to Oct. 25, 1905.
Nov. 5—By John Simpson, 164 Bowery; diamonds, jewelry, &c., pledged to No. 22385, Aug. 1, 1905, and all goods held over.
Nov. 5—By H. Breckwedel, 473 Grand st.; clothing to Oct. 25, 1905.
Nov. 7—By J. Simpson & Co., 225 Park Row; diamonds, jewelry, &c., pledged to Aug. 1, 1905, Nos. 1 to 28000, and all goods held over.
Nov. 7—By L. M. Levy, 807 Columbus av.; clothing to Nov. 1, 1905.
Nov. 8—By Fillin; jewelry, &c.
Nov. 8—By I. Dreyer, 353 8th av.; fine clothing, overcoats pledged to Nov. 1, 1905.

JULIUS SHONGOOD, Auctioneer, 94 Bowery, by Jos. Shongood's Sons, Auctioneers:
Nov. 1—Clothing. P. McPartland, Brooklyn.
Nov. 1—Watches, diamonds and all other pledges pledged prior to Oct. 25, 1905, including No. 60148; also all older dates held over. B. Fox, 72 8th av.
Nov. 2—Clothing, &c., pledged to Oct. 29, 1905. B. & S. Aufses, 279 Stanton st.
Nov. 2—Jewelry, bric-a-brac, &c., pledges Nos. 58906 to 67800, inclusive. L. Jacobs, 983 3d av.
Nov. 5—Jewelry. L. Schleber, 1539 2d av.
Nov. 5—Clothing. I. Harris, 513 9th av.
Nov. 7—Clothing. W. H. Gentzlinger, 95 Amsterdam av.

ELI SOBEL, Auct., 98 Bowery, sells 10 A. M., all goods pledged prior Oct. 25, 1905:
Nov. 1—Clothing. M. Mintz & Co., 768 B'way, and L. Mintz, 2507 Atlantic av., Brooklyn.
Nov. 2—Jewelry and clothing, odds and ends, &c. Rubin's Loan Office.
Nov. 5—Clothing, dresses, shoes, &c. Ben Prager, 654 9th av.
Nov. 7—Clothing, overcoats, full dress suits, &c. Wm. Prager, 447 7th av.

HELP WANTED—FEMALE.

BEST & CO.,
60-62 WEST 23RD ST.,

require intelligent cash girls; good opportunity for advancement.

SHOES—Experienced girl to enter orders. WICHERT & GARDINER, Atlantic and Schenectady avs., Brooklyn.

HELP WANTED—MALE.

AUTOMOBILE DRIVERS, mechanics, chauffeurs, repairmen, demonstrators, salesmen, garage managers, wanted all over the country; 1907 will offer great opportunities and high salaries for competent men; our practical auto education can be acquired by night study at small monthly cost; finishing lessons on the road and in the shops if desired; positions secured through our employment bureau; we have the only practical series of textbooks in existence, and our instructors are experts; study now and be ready for the spring opportunities. For full particulars, including one free lesson and Dictionary of Motoring Terms, address THE CORRESPONDENCE SCHOOL OF AUTOMOBILE ENGINEERING, Suite 1861, Flatiron Building, New York City.

COLLEGE MAN—Progressive company has opening for young college graduate who wishes to form desirable connections; opportunity for rapid advancement; salary to start, $780. Call, write. HAPGOODS, 307 Broadway, N. Y.

FIRST CLASS carpet layer; border measuring cutting and laying necessary; steady position. Address, references, &c., LOCKWOOD BROS. CO., Paterson, N. J.

WANTED—Teacher who is capable of teaching biology, salary moderate; must have good recommendations. S. J., Box 106 Sun office.

PAPER BOXES—Wanted, experienced man on scoring machine, also shear and glue table. LOUIS BAUER, 343 W. 26th st.

TINSMITHS wanted; first class men. Apply WM. BRODIE, 33 Vernon av., Long Island City.

CYLINDER feeders wanted. Jersey City Printing Co., 68 York st., 2 blocks from Cortlandt st. ferry.

STENOGRAPHER wanted in law office. Address P. O. box 316, Hoboken, N. J.

NO EXTRA CHARGE FOR IT.
Advertisements for The Sun and Evening Sun may be left at any American District Messenger office in the city.