REGINS ATTACK ON DALNY PORT

(Continued From First Page.)

mourning to-day because of the news of fearful losses, which resulted in the capture of Nan Shan Hill, and which have clouded to some extent the glory of the sweeping victory of Baron Oku's army. Hardly a family but has not lost a loved one, and the feeling of satisfaction, which should follow the announcement of the taking of so strong a position as that which was held by the Russian army at Nan Shan, Kin Chou and Taliawan (Dalny) is swallowed up in the realization of the fact that three thousand loyal soldiers fell into unnamed graves on the summit of the position they captured.

Was Desperate Fight.

There has not been in modern warfare any more desperate fighting than marked the Japanese advance, began in the early morning hours of Friday. All arrangements had been made by General Oku and his staff, and after looking over the ground, it was decided that only a general assault would sweep the Russians from their position which was so necessary for the final success of movement against Port Arthur. Long before day the Japanese column was being made ready for the forward movement. Rice, which was cooked two days ago, was hastily partaken of, and here and there could be seen the slight smudge of smoke which marked the presence of a European correspondents and his faithful interpreter endeavoring, under difficulties, to secure a cup of coffee, with which to wash down his damaged rations, secured at considerable cost south of the Yalu.

Firing Commences.

Suddenly at the left of the Japanese position there was heard the dull roar of the passage of a charge of shrapnel, the first fired in a fight which was to last all day and eventually mark the end of the Russian control of the approaches to Port Arthur. The first shot was followed by a steady bombardment from numerous guns posted along the slim line marked out by the Japanese skirmisher, and which had been posted during the night. The range secured was absolute and every shell fired from the Japanese siege guns landed within a few yards of the mark previously selected. The Russian artillery was little behind the Japanese in making its presence felt, but it was not so well served. Many of the first shots went wild, but there was a fair percentage which fell close enough to the massed Japanese infantry to slash great holes in the lines which lay awaiting the order to advance.

Russians Had Strong Position.

A close examination of the Russian position developed the fact that it consisted of an almost permanent chain of earthworks extending across the peninsula. These defenses were the strongest along Nan Shan, which marked the apex of the Russian defenses. Extended across the hill was a series of pits, each guarded by several strands of barbed wire entwined about the trees so that it would effectually interpose a barrier against any advancing force. With a column of Japanese infantry entrenched at the bottom of the approach to the first range of hills and a large number of field guns pouring hundreds of shells against the Russian fortifications, there came the lull which usually marks the approach of the storm. So fierce was the Japanese shell fire that in less than four hours most of the Russian heavy artillery had been silenced. The accuracy of the Japanese fire was well-nigh unprecedented, and the range was well taken, so that the gun crews working the Russian field pieces were soon rendered hors du combat. It was almost impossible for the watchers to keep track of the action, so fast did it develop. However, shortly after 10 o'clock it could be seen that the Russian rapid fire guns were being drawn back along the hill, while the fire from the heavier pieces was preceptibly slackened. A second charge was ordered, and as one man the entire Japanese frontal force started across the second zone of fire.

Russians Retreat.

The Russians poured in a deadly fire from their artillery and musketry, and many of the shots found a resting place in the attackers' bodies. Foot by foot the Japanese fought their way, and the effort was sublime. Gaining the first heights, it was noticed that the Russians had fled, leaving behind them all of their supplies. It was but a breathing spell that the brave yellow soldiers had, and then the partly audible order, "Fix bayonets," was given by the several commanders. The order was quickly obeyed, and a few minutes later the signal charge was sounded from the bugle of the orderly of the commander-in-chief. Onward and upward swept the dingy clothed soldiers of the Mikado, and at once the fire of the Russian rapid firers was redoubled. Shot after shot came swift and accurate, and men fell in hundreds, only to be replaced instantly by others.

Driven Back at Point of Bayonet

At the point of the bayonet the Russians were driven from their earthworks and their places were taken by the victorious Japanese. Here it was that the Russians suffered most severely during the engagement, as many of the men were bayoneted as they endeavored to retreat, panic-stricken, from the rifle pits. In the three sets of entrenchments covering the Japanese advance there were found 41 cannon of every description, which had been abandoned by the enemy.

As yet it is impossible to give anything like even an approximate list of the dead and wounded. Many officers were killed because of the unusually accurate fire of the Russians, and this, too, despite the fact that not even the higher commandants wore conspicuous uniforms.

Gunboats Aided Japs.

A squadron of Japanese gunboats cooperated with the army from Kin Chou Bay, and it is reported that they suffered very severely, but it is impossible to confirm that report at present. Certain it is that the vessels were exposed to a driving artillery fire and that they escaped unscathed seems too much to hope.

One of the survivors captured was a Cossack officer, who stated that General Fouck, chief of staff to General Stoessel, was severely wounded during the first attack, he being hit by a piece of exploding shell. Four colonels and twenty-four commissioned officers are said to have been killed during the battle, while many others were wounded. The total Russian loss was not less than seventeen hundred, while the loss of the guns captured by the Japanese will seriously cripple the Port Arthur garrison.

FIVE THOUSAND KILLED.

Latest Reports of Nan Shan Battle Place Jap Loss at 3,000 and Russian at 2,000.

(By Associated Press.)

TOKIO, May 28.—Russia's losses are expected to total 3,000 men. It is doubted if the Russians will stand again north of Port Arthur. They retired from the field beaten, and failed to rally at Nan Kuan Ling, where it was anticipated that a second stand would be made.

The desperate onslaughts of the Japanese on the heights of Nan Shan were telling, for the Russians left 300 dead in the trenches.

A complete search of this field is expected to show a greater number of dead. Nan Kuan Ling was occupied yesterday morning by a force of infantry, artillery and engineers, under the command of General Nakamura. The main Japanese force spent Friday night in the villages around Nan Shan.

The soldiers were greatly fatigued as a result of the constant fighting, but they entered with much spirit upon the new operations. A force of Russians held San-Chi-Li-Pu station, which is northwest of Dalny, but the Japanese drove them out. The Russians abandoned and burned the station.

The estimates of the Russians engaged in the defense of Kin Chou, Nan Shan Hill and the south shore of Talien Wan Bay vary, but it is evident that the Russians drew few men from the forces at Port Arthur and offered all the resistance possible.

It is understood here that Lieutenant-General Stoessel, commander of the military forces at Port Arthur, was in personal command of the operations. As soon as the Japanese troops have rested they will press on to the south.

Japs Compelled to Retire.

(By Associated Press.)

ST. PETERSBURG, May 28.—The Emperor has received the following dispatch from Kuropatkin, dated May 27th:

"On May 25th a Japanese force, consisting of a battalion of infantry and a squadron of cavalry, advanced on the main road to Liao Yang, but was soon compelled to retire towards Tkouinenze.

"A second Japanese detachment, consisting of a battalion of infantry, at the villages of Dapu in the Ai valley, fired heavily on our Cossacks from ten in the morning until four in the afternoon, but the Japanese infantry failed in an attempt to turn the Cossacks' right flank and intercept their retreat.

OFFICERS KILLED.

Captain and Two Petty Officers of Mikado's Navy Lost Their Lives in the Fight.

(By Associated Press.)

TOKIO, May 28, 11 P. M.—The Japanese squadron which was assigned to cooperate in the attack of the second army on Kin Chou and Nan Shan hill, composed of the gunboats Thukishi, Amagi, Heiyen and Chokai, and the first torpedo boat flotilla, entered Kin Chou Bay on Wednesday. A heavy sea prevented its participation in the fighting of that day.

The weather cleared on Thursday morning, however, and in spite of the shallowness of the water the squadron steamed close to shore and bombarded the Russian batteries.

Early in the action a shell passed over the forward deck of the Chokai, killing a lieutenant and two petty officers and wounding two men.

The torpedo boat flotilla took soundings and guided the larger ships. The squadron advanced with the Japanese right flank and aided in coveing it.

Later in the day the falling tide compelled the withdrawal of the larger warships. Captain Hayashi, commander of the Chokai, was killed by the explosion of a shell near one of the ship's guns. Four other men were wounded. The vessels themselves were not damaged.

CZAR INFORMED OF REVERSES

Officers of Russian War Department Confident That Port Arthur Can Hold Out.

(By Associated Press.)

ST. PETERSBURG, May 28—6:06 P. M.—Emperor Nicholas received the news of the result of the fighting at Kin Chou and in its vicinity at the palace of Tsarskoe Selo. He at once sent for War-Minister Sakharoff, with whom His Majesty and the members of his military cabinet went over the dispatches.

The Emperor received the report that the Russians were compelled to retire before heavy artillery fire of the enemy's batteries in front and of his warships on their flank with composure as being the fortune of war, but he was considerably agitated by the later reports that General Fock had not succeeded in saving the Russian guns.

The members of the military cabinet pointed out that this later report was not official and besides they expressed complete confidence that Port Arthur itself could not be reduced except at an immense cost of time and men with the aid of the heaviest kind of siege guns.

General Sakharoff also said he did not believe the report that the enemy had arrived within ten miles of Port Arthur, twenty-four hours after the desperate fighting at Kin Chou.

A high officer of the general staff declared to the correspondent of the Associated Press that the loss of guns reported captured was unavoidable, if confined to those mounted in the works on the hills below Kin Chou, as they could not be carried away when the Russians retired, but the breech blocks, he added, probably had been removed.

Besides, before the enemy could use the guns against Port Arthur they would have to manufacture special cartridges, therefore, the loss was not so serious a matter. The important thing to ascertain was whether the Japanese had captured any field guns. The same officer said the works at Kin Chou had been hastily constructed and were no criteron of the works of Port Arthur, which could not be flanked, where the forts were scientifically erected and connected to support each other.

"If the Japanese lost 3,000 men in taking Kin Chou," the officer added, "they will lose 30,000 men at least if they try to take Port Arthur. Even with such a sacrifice I consider the capture of the fortress to be impossible. Port Arthur, in my opinion, is impregnable, so long as its food and ammunition hold out."

Peninsula Blockaded.

(By Associated Press.)

WASHINGTON, D. C., May 28.—Minister Griscom cables the State Department from Tokio under to-day's date that the Japanese government declares the Liao Tung peninsula from Pitsewo to Pulientan to be in a state of blockade.

Battleship Orel Total Loss.

(By Associated Press.)

PARIS, May 29.—The correspondent of the Journal, at St. Petersburg, says naval officers there consider the battleship Orel will be a total loss. Her keel, it is said, is split.

Beware of Substitution.

Owing to the wonderful popularity which JELL-O has attained since its introduction, many inferior imitations have been placed on the market by unscrupulous manufacturers, who hope to make a profit from their goods sold in competition with JELL-O on the strength of our extensive advertising.

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FIRE WASTE VERY GREAT

Urgent Necessity for More Effective Preventive Measures Is Felt.

RESULT OF BALTIMORE FIRE

Losses Therein More Than Consumed Profits of Insurance Companies for Two Years.

The Monthly Journal of Insurance Economics, published at Boston, has as the leading article of a recent number a discussion of the Baltimore fire and its results to underwriting, which says in part:

"The Baltimore conflagation has suddenly changed the entire outlook in fire insurance. On December 31 the fire insurance companies of this country closed a year of unprecedented profit. Within six weeks not only this profit, but the profit of 1902 and much more besides, was wiped out.

Fire insurance, with its violent fluctuations of profit and loss, has its fascination like other games of chance. The spirit of the real underwriter, therefore, is never a gloomy one. He takes his gains and losses with the same philosophy, not only because experience has taught him that it is a part of the "game," but because he realizes that on its scientific side the function of insurance as an industrial factor is to replace with the profits of to-day the losses of to-morrow.

The Baltimore conflagration began at 10:45 A. M. Sunday, February 7th, originating in a dry goods store of large area. It spread with rapidity to adjoining buildings of inferior construction, and, aided by a high wind, developed into a body of flame which irresistibly swept before it buildings of the finest type of fireproof construction.

The fire continued for thirty-six hours and destroyed the larger portion of the business, financial and insurance sections of the city. The latest estimates place the property loss at about $65,000,000. The insurance loss is about $32,000,000.

The Baltimore conflagation is the third largest which has occurred in the history of this country. The famous Chicago fire of 1871 destroyed $192,000,000 worth of property. In that fire 195 American companies were involved for losses of $90,000,000, of which they afterwards paid between $69,000,000 and $65,000,000. Five foreign companies paid losses of $5,815,000.

The Boston fire of 1872 caused a property loss of $75,000,000. American companies to the number of 184 were involved for $56,000,000 of insurance, of which $37,000,000 was paid. Eight foreign companies paid insurance amounting to $4,864,000.

In the Baltimore fire some 86 American companies were involved with an estimated loss of $20,000,000, and 26 foreign companies, with an estimated loss of $9,500,000, besides 64 American and foreign surplus line companies, Lloyds and individual underwriters for about $2,000,000.

As a result of the Chicago fire 68 American companies retired from business. Following the Boston fire, 32 were obliged to close their doors. Since the Baltimore fire the retirement of nine companies has been announced, six located in Baltimore and three elsewhere.

Maryland, of Baltimore, reinsured in the Liverpool & London & Globe.

Peabody, of Baltimore, reinsured in the Home of New York.

Fireman's, of Baltimore, local business reinsured in Fireman's Fund, outside business in the Providence Washington.

Baltimore Fire, receiver.

Home, of Baltimore, receiver.

Old Town, of Baltimore, Receiver.

Greenwich, of New York, reinsured in the Commercial Union.

Hamilton, of New York, reinsured in the Hartford.

Millers and Manufacturers, St. Paul, receiver.

EFFECT ON THE COMPANIES.

The most interesting effect of the Baltimore fire upon insurance indemnity is the ease with which the bulk of the companies have absorbed this exceptional drain upon their resources. The Chicago and Boston fires not only immediately wrecked many companies, but laid the foundation for subsequent ruin. Furthermore, many of the companies, which at that time, paid all their losses and have since become strong, successful institutions, were only saved for future usefulness by the additional contributions of stockholders. Insurance was then young and the companies were not financially strong.

To-day the entire situation is changed. The agency companies of the country are able in the main to meet their Baltimore losses without a tremor of an impairment of their financial strength. A reference to the table published elsewhere wil show how the losses of all the agency companies run and the relation which they bear to their financial strength. Seventy-one companies have estimated net losses of $21,536,000, to meet which they have a net surplus of $80,000,000, and, in addition thereto, capital resources of $67,000,000. In other words, only about one-sixth of their loss-paying resources will be needed to liquidate their Baltimore claims.

LESSONS IN FIRE RISK.

Aside from the financial exigencies of this conflagration, interest is centered upon the lessons which it affords regarding fire risks. First and foremost is the striking demonstration that even under modern scientific methods of building and fire protection and prevention, the conflagration hazard is still with us. It is possible for any city in the United States to-day to be stricken as Baltimore has been. Therefore, the need of financially strong companies to indemnify mercantile interests against this ever-impending catastrophe is brought home with great emphasis.

The advocates of municipal insurance for private property must for a time hide their diminished heads. The $32,000,000 of insurance loss at Baltimore will be borne by the country, and will represent the backbone of the city's reconstruction fund. Without this wide contribution Baltimore's ruin would have been almost complete, and its rise from the ashes rendered difficult, if not impossible. The insurance money, which will be paid almost to a dollar, has made it unnecessary for Baltimore commercial interests to call upon or accept financial aid. The business interests of the country, through the premiums which they have been paying into fire insurance companies, have been preparing the fund for this emergency, and have saved themselves the necessity for contributions in large lumps to aid their stricken fellow-beings in time of disaster.

EFFECT ON INSURANCE SITUATION.

The Baltimore fire must inevitably check the downward tendency of fire insurance rates prevailing before the event. Indeed, there is likely to be a swing in the other direction, and a general increase in tariffs throughout the country. There will be a tendency on the part of companies to restrict their lines, so that there is likely to be a scarcity in the insurance supply, accentuated by the retirements from business. Against this there will undoubtedly be an increase in demand for insurance, mrecantile interests throughout the country desiring to be more heavily protected, in view of the possibilities to which they realize they are exposed since the Baltimore disaster.

There will also be a tendency to thrust aside many rate reforms, toward which insurance interests were working, which it is hoped will not be the result. On the contrary, the responsible insurance interests of the country should take advantage of the opportunity to promote a further equalization of rates, in favor of which there exists such a strong public opinion. The opportunity is now at hand for companies to get the higher rates on mercantile risks which their classified experience shows that they should have. At the same time, they should not neglect the preferred rate problem. It is the same now as before, an ever-present source of trouble.

It is a good time to face the difficulties, a bad time to neglect them. The companies will want higher rates in view of the Baltimore conflagration. They should have them, and doubtless will get them. At the same time let them take a look into the future and consider whether it is really wise to give this question of rate equalization even a temporary rest.

Fire Underwriting Profits and Losses.

The operations of sixty millionaire fire insurance companies, that is to say, companies writing an annual volume of premium of $1,000,000 or more in the United States, in the ten years from January 1, 1893, to January 1, 1903, according to detailed table published in the Spectator, of New York, last year, show profit from underwriting in the ten year period of $19,031,125, or 1.69 per cent. on the total premiums written, or in other words, out of each $100 of premiums received, there remained, after payment of the losses incurred and the expenses of conducting the business, only $1.69 of profit. The insurance loss in the Baltimore conflagration alone was an amount nearly twice the aggregate net underwriting profit for ten years of the sixty greatest fire insurance companies doing business in the United States. The Spectator remarks that "already this year the profit of many average years for the fire insurance companies have been wiped out. Fire insurance is peculiar in that the best results for both buyer and seller may be obtained by the closest co-operation between them, it being to the interest of both parties to reduce fire losses to the minimum, the insured, in consequence, being granted lower premium rates and other concessions, while the underwriters, even though their receipts are cut down, are placed upon a firmer and more remunerative basis. It is time that business men should realize that the fire insurance system is merely a distributor of the blighting effect of fire losses, relieving the immediate sufferers and dividing the loss among all who carry insurance; but that all property destroyed is an actual loss to the country at large, and cannot be replaced by insurance. It is, therefore, incumbent upon all good citizens to do their part toward confining the country's annual fire waste within reasonable bounds."

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LOSSES PAID, OVER $81,000,000.00.

Paid in Baltimore Fire, $1,200,000.00.

YOUR PATRONAGE SOLICITED.

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RECOMMENDS CONFLAGRATION FUND

Commissioner Host Thinks Companies Should Prepare for Emergency.

Commissioner Host, of Wisconsin, in his annual report calls attention to the large annual fire waste, and states the point has been reached where the public should select those companies whose solvency or management is beyond question.

He refers to the recent conflagrations and declares that the conflagration hazard exists in every city. He thinks that it is an element that will have to be taken into account by the companies. The problem is one, the commissioner declares, which the layman is not capable of solving, but will require the most skilled underwriting mind

Commissioner Host suggests that a company carry a conflagration reserve to meet such emergencies as the Baltimore fire. He believes that each year a portion of the receipts should be set aside to develop such a fund.—From New York Journal of Commerce, May 26, 1904.

TO HOLD CONSISTORY AND ACT ON FRENCH SITUATION

(By Associated Press.)

ROME, May 28.—After conferences held at the Vatican to-day on the subject of the Franco-Vatican situation, the opinion seemed to prevail that should France not send her ambassador back to the Vatican within a short time the papal nuncio at Paris, Manager Lorenzelli will be summoned to Rome; that he will be created a cardinal at a consistory to be held in July, and that his post at Paris will not be filled.

TO SETTLE QUESTION IN JANUARY NEXT

(By Associated Press.)

PARIS, May 28.—Premier Combes's announcement that the question of the separation of church and State would come up in January has drawn attention to the law already formulated by the Committee on the Separation of Church and State.

Fire Losses in the United States

28 Years, 1875-1902 - - - - $3,235,363,056

First Four Months, 1904 - - - 146,666,350

CONFLAGRATION LOSSES.

Baltimore, Md., Feb. 7-8, 1904,	$60,000,000
Rochester, N. Y., Feb 26, 1904,	2,500,000
Toronto, Can., April 19-20, 1904,	12,000,000
Yazoo, Miss., May 25, 1904 - -	1,500,000

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WITHHELD HIS NAME.

William and Mary Committee Agrees on Successor.

The members of the curriculum committee of the College of William and Mary held a meeting in this city yesterday to recommend to the full board of visitors of the college a successor to Professor Hugh S. Bird, of the chair of pedagogy and philosophy. Professor Bird, who is one of the best known educators in the State, resigns his position in the college faculty to go into business, having accepted a position as secretary of a knitting mill corporation at Williamsburg, in which he is also a stockholder.

Y. M. C. A. Moonlight.

The eighth annual moonlight excursion under the auspices of the Young Men's Christian Association will go out next Thursday night at 8:30 o'clock. Arrangements have been made with the Virginia Navigation Company to run the Old Point Comfort, and in order that everybody shall have a good time, and that there shall be no crowding, the committee last night decided to limit the excursionists to 600.

Howitzers to Participate.

Captain William M. Myers, of the Howitzers, has issued orders for the battery to assemble in the armory in dress uniform at 3 o'clock Monday afternoon to take part in the parade incident to the Hollywood Memorial exercises.

For Summer Boarding see page 10.