

OWNERS OF PROPERTY SHIFT POLICES.

Are Quitting "Six-Bit" Concerns and Giving Insurance to Honest Ones.

Continued from Page 1, Columns 1 and 2.

ers into accepting less than the full amount of the money due them? Certain insurance men, representatives of the "dollar-for-dollar" companies, by the way, declare that some companies have hired this class of men to do their adjusting in San Francisco.

It seems a reasonable explanation of the methods used by some of them in dealing with policy-holders. Men and women, timid folk in the main, have approached the adjusters and by threats and bluffs and misleading statements have been forced to accept a so-called compromise settlement of 50 or 75 per cent when their claims were legitimate. Others, refusing to be bluffed, have received higher settlements from these same adjusters. Some, of whom the adjusters are evidently afraid, have secured dollar for dollar on policies on which less strong characters would have been paid only a small percentage.

COMMISSION ADJUSTER A LEECH.

These all are the symptoms of the adjuster who is working on a commission. He is no less than a human leech. He sizes up his policy-holders and offers them what he thinks they will accept. He tells them to take that or maybe they get nothing in the end. He tells them the company for which he is adjusting is really without resources. In this way he induces the timid to accept much less than due in settlement.

An example of the work of these commission adjusters was told by an attorney at a policy-holders' meeting at 911 Laguna street yesterday afternoon. This attorney stepped into an adjuster's office to have a small policy adjusted. The adjuster offered him 50 per cent for a final settlement. The attorney refused. To obtain his end the adjuster told the attorney that the losses of his company were really far in excess of the combined surplus and capital.

"Then you're insolvent," cried the attorney. "I'll see that proceedings are begun against your company."

ADMITS COMPANY'S SOLVENCY.

Then the adjuster realized that bluff would no longer accomplish anything and he confessed that the losses were almost entirely covered by reinsurance and that the company was perfectly solvent. He merely used the misleading statement to frighten timid holders into accepting a small payment in settlement. The attorney got dollar for dollar on his policy.

"The reliable companies long ago gave up the idea of commission adjusters," said one dollar-for-dollar insurance agent yesterday, "because it hurts business in the end. But some of the companies, the weak ones, have fallen to the tempter this time and employed commission adjusters. I know one adjuster of this kind who boasted that he had never yet found a policy that he could not shave. He came at last to a factory burned to the ground, only a useless chimney standing. 'I thought that I could never cut this policy,' he wrote to his employers, 'but I finally got \$30 out of the man for that chimney.'"

HAS MONEY TO PAY IN FULL.

National Fire Insurance Company Announces Message of Commissioner. CARSON, Nev., June 18.—The message sent by Insurance Commissioner Davis to the National Fire Insurance Company at Hartford calling upon the company to pay San Francisco losses in full and to return to San Jose to receive the same, is a malicious falsehood. "NATIONAL FIRE INSURANCE COMPANY." Commissioner Davis replied as follows: "I wish to proceed with the advice of the Attorney General's office." Wolf said last evening. "That is the only reason for any delay. I hope to have a conference tomorrow, and will if it is possible."

WILL HELP WIDEN BREAK.

The operation of the rule will also increase the distinction between the strong and the weak, the honest and the dishonest companies. It will bring about the showdown which the recalcitrant companies have postponed by every trick within their power. It may also tend to widen the breach of disension that has rent the fire underwriters' adjusting bureau, as the rule allows more freedom to the companies which are ready to break away from the bureau and proceed in an independent way to adjust and settle their own losses. Reports from loss committees on risks aggregating over \$2,000,000 have already been received by the secretary of the fire underwriters' adjusting bureau to companies interested in the claims.

THE EARTHQUAKE CLAUSE.

President George W. Spencer of the fire underwriters' adjusting bureau, who is also a leader among the dollar-for-dollar insurance men, said today that he did not know when the bureau would meet again, but that he wanted to know to the home offices. Everything depends upon the decision of the home offices, and I expect to learn of that just as soon as the home offices arrive at a decision.

DR. PIERCE'S REMEDIES.

DIED SUDDENLY OF HEART DISEASE.

How frequently does a head lie similar to the above described in the newspapers. The rush, push and strenuousness of the American people has a strong tendency to lead up to valvular and other affections of the heart, attended by irregular action of the heart, dizziness, smothered sensations and other distressing symptoms. Three of the prominent ingredients of which Dr. Pierce's Golden Medical Discovery is made are recommended by some of the leading writers on *Materia Medica* for the cure of just such cases. Golden Seal root, for instance, is said by the UNITED STATES DISPENSARY, a standard authority, to increase the force and increase power to the heart's action. Numerous other leading authorities represent Golden Seal as an unsurpassed tonic for the muscular system in general, and as the heart is almost wholly composed of muscular tissue, it naturally follows that it must be greatly strengthened by this superb, general tonic. But probably the most important ingredient in Dr. Pierce's Golden Medical Discovery is its marvelous cures of valvular and other affections of the heart are concerned, is Stone root, or *Collinsonia Can.*, Prof. Wm. F. Felt's author of *Faine's Epithomy of Medicine*, says of it: "I not long since had a patient who was so much oppressed with valvular disease of the heart that his friends were obliged to carry him up stairs. He, however, gradually recovered under the influence of Collinsonia medicinal principle extracted from Stone root, and is now attending to his business. Heretofore physicians knew of no remedy for the removal of so slow-growing and so dangerous a malady. With this it was all guess-work, and it fearfully warned the afflicted that death was near at hand. Collinsonia unquestionably affords relief in such cases, and in most instances effects a cure. Stone root is also recommended by Drs. Hale and Ellingwood, of Chicago, for valvular and other diseases of the heart. The latter says: "It is a heart tonic of direct and permanent influence." Dr. Pierce's Golden Medical Discovery not only cures serious heart affections, but is a most efficient general tonic and invigorator, strengthening the stomach, invigorating the liver, regulating the bowels and curing catarrhal affections in all parts of the system. Dr. Pierce's Peppermint Cure Constipation.

NEW RULE

Policy-Holders Expect It to Bring Definite Action at Once.

Concerns That Received Reports Week Ago Free to Settle.

English Companies Deliberating Over Earthquake Clause.

OAKLAND, June 18.—Under the rule adopted by the fire underwriters' adjusting bureau ten days ago to facilitate the settlement of losses in which more than six insurance companies are interested the companies that received reports of the findings of the loss committee from the secretary of the bureau one week ago will be free tomorrow to proceed to settle their individual share in a risk in their own way if they have been unable to agree upon a general plan of settlement with the other companies involved in the same loss.

According to the regulation, which was enacted after it appeared that the original method of calling meetings of the companies interested in a loss to act upon the report of the loss committee was a failure, the companies involved in a risk are free one week after receiving a report of the loss committee to proceed to settle and pay their individual risk as they see fit and without hindrance from any other company interested in the same loss. With the new rule in full effect it is expected that the ready-made companies, which were hampered and delayed by the evasive and unbusinesslike tactics of some of the other companies will be in a position to go ahead and reimburse their policy-holders.

The operation of the rule will also increase the distinction between the strong and the weak, the honest and the dishonest companies. It will bring about the showdown which the recalcitrant companies have postponed by every trick within their power. It may also tend to widen the breach of disension that has rent the fire underwriters' adjusting bureau, as the rule allows more freedom to the companies which are ready to break away from the bureau and proceed in an independent way to adjust and settle their own losses. Reports from loss committees on risks aggregating over \$2,000,000 have already been received by the secretary of the fire underwriters' adjusting bureau to companies interested in the claims.

There was no meeting today in Reed Hall of the fire underwriters' adjusting bureau, neither was there any session of the dollar-for-dollar companies or the "six-bit" firms. It is probable that there will be a meeting Wednesday of the twenty-two insurance companies which by their refusal to either sign the stipulation granting sixty days' more time for the filing of proofs of loss or to send in to Insurance Commissioner Wolf a complete list and description of their policies have laid themselves open to action in the Federal courts for disobedience of the laws of California. On Saturday the list of stubborn companies was thirty-five, but with the passing of the last hours of the twenty-two companies have laid themselves open to action in the Federal courts for disobedience of the laws of California: American of Boston, American of Philadelphia, Boston, Concordia, Delaware, Duchess, Eagle, German Underwriters, Germania Fire, Globe and Rutgers, Girard, National Union Fire, New York, North German Fire of New York, Pacific Underwriters, Protector Underwriters, Spring Garden, Security Fire of Baltimore, Traders of Chicago, Union of Philadelphia, Westchester, Western Underwriters, Mayor Schmitz has received a number of replies to the telegrams sent out to the home offices of all the insurance companies last week. The telegrams were signed by himself and Governor Pardee. While the answers are not to be made public as yet, it is known that the replies speak in a very conciliatory tone.

The Board of Trade of Bisbee, A. T., has written to Commissioner Wolf, through President G. E. Buxton, as follows: "At the last meeting of the Bisbee Board of Trade the subject of insurance was brought up, especially relating to the San Francisco losses. As a basis of argument for discontinuing business with unfair companies the writer quoted notices attributed to you. The expression of all the merchants present was unanimous on the subject, and the writer was requested to ask you for the names of the companies that failed in the San Francisco merchants fairly. I assure you of the appreciation of the Bisbee Board of Trade for your stand in this matter. Any information will be greatly appreciated by this board."

All the facts relating to the acts of the insurance companies in San Francisco in connection with settlements with policy-holders will be sent to Bisbee, as to all other points, so that all the world may know what takes place.

A meeting of a number of policy-holders of many American, English and German companies was held on Friday at 2101 Webster street for the purpose of determining upon the steps necessary to enforce the payment of their just claims against many of these companies. As a result of this meeting the Fire and Earthquake Policy Enforcement Association has been incorporated to assist all policy-holders in the settlement or enforcement of their claims.

An indignant policy-holder presented his experience with several com-

panies in which he was insured. One company refused to pay upon the pretext that part of a cornice on his building had fallen, although the chimneys in the building were still standing after the fire. Another company had refused payment on his stock of goods, claiming that the falling of the cornice had voided their policy also.

Several policy-holders complained of the unreasonable demands made by the companies for plans and specifications of burned buildings, which could not be fully supplied because the architects or contractors were dead or had moved away; others complained of demands for vouchers to support even the smallest items in inventories; others stated that payment had been refused on bona fide losses on account of the so-called earthquake clause, although the companies did not contest the amount of the loss, and there was general complaint against the dilatory tactics of nearly every company for their delay with the incident of wearing out the anxious and dependent policy-holders to secure a large discount for an immediate cash settlement.

It was determined to secure the services of a competent, experienced adjuster, whenever necessary, to act in behalf of the policy-holders in all questions involving the falling of any part of a building, or the failure of the policy-holder and the companies to agree upon the amount of loss under the policy.

A determined fight will be made to enforce the payment of all just claims and to prevent any chicanery that might deprive any policy-holder of his honest dues. W. H. Langdon, the firm of Jellet & Meyerstein, W. P. Humphreys and H. O. Rogers were appointed as attorneys for the association.

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LONDON, June 18.—King Edward today approved of the appointment of J. B. Whitehead, late Secretary of the Embassy at Berlin, to be British Minister at Belgrade.

THE WORK OF BELISTOK MOBS

Bodies of Scores of Jewish Victims of Fanatical Rioters Mutilated and Beaten Until They Are Deprived of All Semblance to Human Forms.

Even the Wounded That Crowd Hospitals Are Frightfully Mangled, Their Hands, Arms or Legs Having Been Chopped Off by Persecutors.

BIALYSTOK, June 18.—Quiet reigned today throughout this devastated town. Firing was heard at midnight on the outskirts of Bialystok, near the cemetery, but no further disorders have occurred.

The total figures of the casualties are not available, but seventy bodies were buried today. This is claimed to be less than half the total of the killed. Jewish estimates say that not less than 200 were killed. The number of wounded is enormous. Surgeons have arrived from Warsaw to assist the overworked staffs of the hospitals in caring for the injured.

A few instances of the excesses were the bestiality and brutality with which the victims of the mob were treated. Some of the corpses were mere masses of pulped flesh, the wounds in some cases having scarcely a semblance of a human form.

Today the story of the riot was written in large letters in the aspect of streets, which were one continuous picture of arson and pillage. The windows and doors of the Jewish houses were wide open, giving a glimpse of the wrecked interiors, or were boarded up with rude wooden shutters.

Everywhere could be seen weeping women, hunting for traces of killed or wounded relatives. The principal stores were either devastated wrecks or mere mounds of ashes among which the wretched proprietors, last week rich, but now reduced to poverty, were wandering about weakly endeavoring to ascertain the extent of their misfortune.

Another attack was made yesterday evening on the police station by armed revolutionists, who occupied a house near by. They opened fire from the building on the police, but a force of Cossacks, who were sent to disperse the mob, and the revolutionists were dispersed.

It was feared that the latter, who are members of the Jewish Bund and are enraged and embittered by the seizure of their cemeteries, would take the occasion of the funeral of the victims today to make a new attack, but the Governor General took the necessary military measures to prevent this. The garrison has been strongly reinforced.

On account of the destruction of the stores of provisions, supplies are almost unobtainable just now, but food is being imported to relieve the destitution.

The scene at the Jewish hospital, where the majority of the Jewish dead and the more severely wounded were taken, was terrible. The grass plot outside the hospital today was covered with the bodies of the dead, which were long rows, awaiting burial. The wooden walk from the gate to the door, over which the bodies were carried, was stained with blood. The dead and the dying were lying unattended in the streets for two days. Only the most severely wounded were taken inside the hospital. The bodies of some of the frightfully bruised, broken and mangled.

A constant stream of unhappy persons visited the hospital yard and, when allowed to do so, the wards, endeavoring to locate and identify members of their families or friends, to obtain bodies of the dead for burial. Some of the bodies had already been removed, but the hospital attendants asserted that about a hundred in all had been brought in and that many more remained in the outskirts of Bialystok, where it was still unsafe for the Red Cross detachments to venture.

The district hospital there were six dead persons and eight or ten wounded. These were all Christians. One man had been killed and two wounded as a result of the explosion of bombs. The others had bullet wounds. The bodies were mangled or mutilated, as was the case with the Jews, whose hands, arms and legs were chopped off from mere wantonness.

WARSAW, June 18.—The Chief of Police of Warsaw today issued a proclamation warning the people against the efforts to provoke racial hatred and stating that every attempt at rioting would be mercilessly suppressed by force of arms.

Several Jewish riots have broken out at Zabudow and Guondz, in the province of Grodno and at Ossowice, in the province of Lornza.

ODESSA, June 18.—The Novosti of this city published a dispatch today from its correspondent at Bialystok, saying: "I personally counted 290 Jewish corpses, a great number of which were horribly mutilated. Only six Christians were killed and eight wounded."

BERLIN, June 18.—The Jewish Society today received a telegram from Grajewo, Russian Poland, dated Monday, saying that at Lapy, a village near Bialystok, five Jews had been killed and many wounded, and that Starchelz all the Jewish shops had been destroyed.

HORRORS PAST DESCRIPTION. Words Fall Eye Witnesses Who Give Details of the Atrocities.

ST. PETERSBURG, June 18.—The Associated Press news from the city was lifted today by a press correspondent for the first time allowed to telegraph directly from the sacked city a picture of the scene of ruin and desolation left in the wake of the mob. The city was restored and maintained throughout the day, in spite of the incentive to disorder at funerals which were in progress almost the whole day; but the atmosphere is supercharged and a slight event may suffice to precipitate a renewal of street fighting. The authorities apparently realize this, and hope to avert either a catastrophe or a show of force. On one occasion the whole garrison was called out on some alarm and the streets were literally packed with horse, foot and artillery until the danger was passed.

The story told by the press correspondent is a dreadful one, but there are indications that he has been prevented by the censorship from relating further details about the conditions of corpses, the utter bestiality of the mob and the inability of the troops to cope with the excesses during the first days of the rioting.

It is evident from the dispatches that the excess assumed the character of a three-cornered fight between the military, the mob and armed members of the Jewish Bund, who, instead of submitting passively to slaughter, as their unarmed co-religionists have done heretofore, carried the war into the enemy's camp and fought bravely, though without inflicting appreciable loss on masses of men, whom they regarded as their own.

Horrible details have been sent out by the correspondent of the Bourse Gazette, who managed to send his story by a messenger on Sunday afternoon. The correspondent, who accompanied Stichepkin directly to the hospital, escorted by a corporal's guard, says he was utterly unnerved by the sights he witnessed there.

"Merely saying that the corpses were mutilated," the correspondent writes, "fails to describe the awful scenes. The faces of the dead have lost all human semblance, and the corpses simply are masses of flesh and bone soaking in blood. It is impossible to conceive of such bestiality. The corpse of Teacher Aptstein lay in the grass with the hands tied. In the face and eyes had been hammered three-inch nails. Rioters entered his home and committed outrages, killed him thus and then murdered the rest of his family of seven. When the corpse arrived at the hospital, it was also marked with bayonet thrusts."

"Beside the body of Aptstein lay the corpse of a child of 10 years, whose leg had been chopped off with an ax. Here also were the dead from the Schlachter home, where, according to witnesses, soldiers came and plundered the house and killed the wife, the son and a neighbor's daughter and seriously wounded Schlachter and his two daughters."

"I am told that soldiers entered the apartments of the Lapidus brothers, which were crowded with people who had fled from the streets for safety, and ordered the Christians to separate themselves from the Jews. A Christian student named Dikar protested and was killed on the spot. Three Jews were shot."

"Some of the corpses were marked with fire. These had been brought from burned tenements and snowed-buried and bayonet marks."

"In one corner of the yard was a dejected Jewess trying to cover the body of her husband, but her efforts were in vain, as the blood simply oozed from beneath the inadequate covering."

"From the wounded in the hospital the correspondent heard many pitiable stories, all of the same general tenor. Here is an account of a badly wounded merchant named Nevyazhkiy: "I live in the suburbs. Learning of the pogrom, I tried to reach the town through the fields, but was intercepted by roughs. My brother was killed, my arm and leg were broken, my skull was fractured and I was stabbed twice in the side. I fainted from loss of blood and revived to find a soldier standing over me, who asked: 'What! Are you still alive? Shall I bayonet you?' I begged him to spare my life. The roughs again came, but spared me, saying: 'He will die; let him suffer longer.'"

"The correspondent, who adopts the bitterest tone toward the Government, holds that the pogrom undoubtedly was provoked and attributes the responsibility to Police Lieutenant Scheremattier. He says the distinctive characteristic of the outbreak in which it differs from the excesses at Odessa, Kishinev, Gomel and Kiev, aside from amount of actual robberies committed, the participants seemingly were not inspired by motives of loot, but of murder and destruction, pure and simple. He also holds that the participation of the troops has been completely proved, and quotes Deputy Stichepkin as saying this is clearly shown by the demoralization of the soldiery consequent on the removal of all restraint. The correspondent declares that not only the soldiers, but their officers also, participated, and that he himself was a witness as late as Saturday to the shooting down of a Jewish girl from the window of a hotel by Lieutenant Miller of the Vladimir regiment. The Governor of the Province of Grodno, who happened to be passing at the moment, ordered an investigation."

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