

WILL REMAIN AND SETTLE LOSSES UNTIL DRIVE OUT

Eleven of Fourteen Defiant Companies Announce This as Present Position.

Four Will Pay Losses in Full and Hope to Be Allowed to Do Business in Future.

TO EXPEL ALL "SIX-BIT" COMPANIES FROM IDAHO

SACRAMENTO, June 21.—Governor Pardee has received a telegram from Riley Atkinson, secretary of the Boise City Commercial Club, to the effect that his organization has pledged itself to the expulsion from Idaho of all fire insurance companies which refuse to pay San Francisco losses in full. He asks for a list of all "seventy-five-cent" companies.

The representatives of eleven of the fire insurance companies whose licenses to do business in California are open to cancellation because of their positive refusal to obey Commissioner Wolf's command to either furnish him with a complete list of policies or sign the stipulation granting an additional sixty days to their policy-holders for the filing of proofs of loss yesterday declared that they are not going to stay in California and settle losses until they were driven out. These companies are the American of Boston, American of Philadelphia, Concordia, Delaware, Dutchess, Globe and Rutgers, Germania, Girard, New York, Spring Garden and Westchester fire. Four of these companies have already informed Commissioner Wolf that they will withdraw from California eventually; two of them to pass entirely out of existence. The Germania and the Delaware have decided to withdraw from California, but desire to remain long enough to pay their losses dollar for dollar as they are adjusted. The American of Boston and the American of Philadelphia will settle as best they can and retire from the insurance business.

GIRARD WILL FIGHT.
The Concordia, Spring Garden and Westchester companies announce that they wish to continue business in California, but will withdraw if Commissioner Wolf gives the order. They do not say so, but they seem to intimate that they will some day fight for reinstatement if they are sent away. The Girard announces that it will fight and will do business until it is absolutely compelled to move out, paying all just claims. The North German fire and the Security fire of Baltimore have not yet signified their course of action. The New York will probably go out of business, as it has already reimbursed its policy-holders for the loss of its assets. The Chicago is, of course, defunct and it is in the hands of a receiver. This disposes of the fourteen companies which have defied the laws of California. The American of Boston has announced through its special representative, R. W. Hosmer of Chicago, that it will settle its losses at about 40 cents on the dollar if not less. Hosmer says that his company is in bad shape and cannot do better. The American of Philadelphia finds itself in about the same predicament as does the American of Boston. "We are going out of business altogether," said Waite Bliven, the special representative from Philadelphia, "and we are settling our claims as best we can. We have no intention of paying a single policy at its face value, because we are unable to do so. I can't yet say what percentage we will be able to give."

CONCORDIA TO PAY IN FULL.
The Concordia is anxious to stay in California. "We will settle our losses dollar for dollar," says Dickson and

The Hub

Chas. Bellus & Co
Exclusive High-Grade Clothiers

No branch stores—No agents.

WE EVIDENTLY UNDERSTAND THE DESIRES OF THE TRADE AND BRING OUT NEW STYLES BEFORE ANYONE ELSE. OUR BUSINESS METHODS ARE MAKING NEW FRIENDS. NO CATCH-AS-CATCH-CAN IDEAS PERMITTED HERE.

Exclusive fashions, merit and quality, the standard that characterizes this modern clothes shop. Distinctive garments out of the ordinary—the kind good dressers must appreciate.

King Solomon's Hall
Fillmore St., nr. Sutter
San Francisco

DECIDE TO REMAIN WITH UNDERWRITERS

"Dollar" Insurance Companies Will Not Secede From Bureau.

Continued From Page 1, Column 1.
The adjustment is made the claim will be paid in full. Some of the companies in the "six-bit" list have announced that they will adjust independently. The Svea of Sweden, the Agricultural of New York, the Phenix of Brooklyn and others are in this list. They will not, however, affiliate with either of the factions in the adjusting bureau.

POSITION OF PHENIX.
J. E. Lenahan, general agent for the Phenix Insurance Company of Brooklyn, has issued a circular letter to the agents of the corporation explaining the attitude of the company in the insurance development. It contains the following excerpt is taken:
"Where the damage by earthquake was not of sufficient magnitude to render the insurance void, or where buildings or their contents were destroyed by civil or military authority before the fire, or where books and records were destroyed, so that it is impossible to supply the proofs of value required under the contract and for other good reasons it seemed right and just that settlements were had under policies not absolutely void as a reasonable deduction should be made from the face of the policies. Many companies expressed a willingness to dispose of such claims by immediate settlements for cash, after deducting 25 per cent from the policy if the same were generally adopted. It is needless to say that such settlements were not obligatory on the assured; he could elect to avail himself of it or await an adjustment which naturally would be long and tedious because of the many complications arising from the difficulty of separating losses for which companies were liable from those exempted in the policy contract, because of the many varying forms of policy contracts and the loss of original records, both by the companies and the assured."

ASKS FOR CO-OPERATION.
Chamber of Commerce Investigating Insurance Situation.
The Chamber of Commerce of San Francisco has sent out a letter to 15,000 policy-holders in this city, together with blank forms, and has asked for aid in securing all possible information about the acts of insurance companies for general distribution. The letter, in substance, is as follows:
"The Chamber of Commerce of San Francisco has undertaken to collect information as to the present insurance situation with a view to the publishing of a report."
One of the objects of such a report will be to give a detailed statement of the manner in which the several companies are meeting the situation. More, however, is contemplated. This, the greatest consolidation in the history of insurance, will produce not only a profound effect upon the future business of fire insurance, but it will be felt by all the financial interests of the country.

The Chamber of Commerce of San Francisco feels that it has a peculiarly appropriate opportunity to do a useful piece of work in collecting all the information possible in regard to the situation in the form of a report to the end that whatever changes are made in the business or control of fire insurance may be made in the most intelligent manner. It must be evident that a report from such a body as the Chamber of Commerce will do more harm than good to both insurers and insured unless it is made with thoroughness and in an entirely judicial spirit.
You can help us very materially in this matter if you will take the trouble to fill out the enclosed form and file it upon properly and returned to us. The success of the investigation depends largely upon the amount that we can get of such information as is in your power to give.

WILL NOT ACT HASTILY.
While the insurance commissioner can give notice to the companies to obey the law or leave the State, there is an evident disinclination to proceed hastily. Insurance Commissioner Wolf, Attorney General Webb and Assistant Attorney General Sturtevant have been in conference daily for some days. The long talk between the three officials took place yesterday. Various points were discussed. It was not considered advisable to displace any company from the State immediately, but to have policy-holders here who are eager to confer with its representatives about their losses. Possibly official notice to quit business in California would be given with the force of the stipulation quoted in the foregoing concerning summons. It has not been considered best to afford a pretext for an issue on that point.

SUTTER COUNTY FARMER MAY BE VICTIM OF FOUL PLAY
Wealthy Rancher Has Not Been Seen Since He Bought a Ticket For Los Angeles.
MARYSVILLE, June 21.—W. A. Barroughs has been missing from his Sutter County home since May 23, when he bought a ticket here for Los Angeles, expecting to spend ten days with relatives there. He had \$100 in his pocket when he left. H. A. Barroughs has written from Los Angeles asking Sheriff Wilson for information, as the expected visitor never arrived. The missing man owns a valuable farm and has plenty of money. A foul play is feared.

Petaluma Militiamen Paid.
PETALUMA, June 21.—The men of Company C. N. G. C. of this city, yesterday received their pay for services at Santa Rosa after the earthquake. Major D. A. Smith of San Francisco acted as paymaster, distributing \$30,000 in gold coin. Not a local militiaman lost his position owing to his long absence on duty.

Radke & Co.
1513 Devisadero street, near Bush, are selling real souvenirs of the great fire for wedding gifts and presents. Diamonds, silver and gold ware.

Nevada State Sales Railroad.
CARSON CITY, June 21.—United States District Attorney Platt today filed a suit against the San Pedro, Salt Lake and Los Angeles Railroad, alleging violation of the safety appliance act. This is the first suit brought in Nevada under the national act regulating the operations of railroads.

Summer Colds.
Laxative Bromo Quinine, world wide Cough Cure, removes cause. Call for full name, look for sig. E. W. Grove, 26c.

Yosemite Valley.
Via the Santa Fe and the New Railway. The comfortable way. The easiest way. Only \$28.50 for the round trip. The Camps and the Hotel in the Valley make the trip a pleasure. The immense amount of snow which has fallen in the mountains during the months past is now slowly melting, filling the many reservoirs, and water ways, so that the falls are now simply magnificent. Then again, the roads are in excellent condition, making the stage trip from the terminus of the new railway a continual pleasure. On account of the length of the season, June and July will be splendid months in which to visit the world famed valley. Call upon or write to the ticket agent, Santa Fe Ferry Building, San Francisco, for full particulars.

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SAYS STATE SHOULD TAKE CHARGE OF ALL THE FEEBLE MINDED

New Yorker Believes in Having Them Cared For by the Government.

Declares Society Can Be Relieved of the Burden in Easy Manner.

NEW YORK, June 21.—There is no reason why society should not relieve itself of the burden of mental and physical degenerates in two or three generations, according to Alexander Johnson, secretary of the National Conference of Charity and Corrections. This can be accomplished very easily, Mr. Johnson told the school of philanthropy yesterday, simply by segregating these individuals.

"They should be educated to the fullest extent possible," he said, "and it is astonishing what can be done with a feeble-minded child if it is caught young. They should be taken into the care of the mother state from childhood until death, and thereby the state will be serving not only its own interests, but those of the defective individual. I don't like paternalism in government, but we can't have too much paternalism."

Although Johnson believes in eliminating bad stock, he thinks that the idea of heredity has been greatly overworked and that environment is a matter of infinitely more importance. "I would rather be born in the worst slum, of the worst parents that ever were," he said, "and be removed to a satisfactory environment at birth, than be born under the best possible conditions and then be moved to a bad environment. Heredity is a powerful factor, and we need never be surprised at anything it does. Yet this influence is slight compared with that of environment, and much that passes as heredity is a really the result of environment."

Johnson expressed the opinion that Guitau and probably Czogozs were defective and ought to have been sent to insane asylums instead of being executed.

MANY GOLFERS TAKE PART IN MATCHES ON THE LINKS
Dickinson and Fairbanks Are Beaten in the Trans-Mississippi Association Tournament.
OMAHA, June 21.—There were some surprises in the results of today's play in the sixth annual tournament of the Trans-Mississippi Golf Association. Warren Dickinson of Des Moines and Walter Fairbanks of Denver, respectively championship winner and runner-up in last year's tournament, were both beaten in a second round, as was H. B. Bend of St. Paul, champion in 1905. The play-off of yesterday's tie for thirty-second place in the qualifying round was won by H. B. Sumner.

GRAND RAPIDS, June 21.—John Hobens, professional of the Englewood (N. J.) Golf Club, led the field of forty-seven starters in the Western open golf championship at the end of the first thirty-six holes play today over the Homewood links. With the wind blowing a gale from the southwest Hobens made the two rounds in 78 and 76, a total of 154 strokes. Willie Smith of Mexico and Willie Anderson of Ontario, the open champion of the United States, were both two strokes behind, while Gilbert Nicholls, Denver; Fred McLeod, Midlothian, and Aleck Smith, Nassau, were tied at 157 each.

AGENT IS CHARGED WITH HOLDING OUT \$10,000
Caleb H. Jackson, Arrested in New York, Accused of Defrauding Los Angeles Man.
NEW YORK, June 21.—Caleb H. Jackson, who said he was a manufacturer of Harrisburg, Pa., was arrested here yesterday on a charge of embezzling \$10,000, growing out of the sale of \$24,000 worth of property by him as agent for B. F. Karns of Washington, D. C., and Los Angeles to the Exploration Company of New York. The prisoner was arraigned in the Tombs court, and, after having waived examination, was held for trial in \$5000 bail, which was furnished. Jackson said it was a purely business transaction, and that it would be shown there was no embezzlement. It appears from the papers in the case that Jackson, acting as agent for Karns, sold the property in question to the Exploration Company on January 18, 1905. Two days later Jackson sent Karns \$4,000. The embezzlement involved in the deal, \$54,000, was in three checks, and it was shown that they were cashed by Jackson on January 18, 1905.

GIVES UP SEAT IN CONGRESS TO BECOME STATE SENATOR
Timothy Sullivan Decides to Seek Election to the New York Legislature.
NEW YORK, June 21.—Congressman Timothy D. Sullivan left for Washington yesterday to prepare his resignation as a member of the House. Sullivan's resignation was required under the law, as he was a candidate for the State Senate this fall, and the constitution provides that no person shall be eligible to the Legislature who at the time of his election is or within 100 days previous thereto has been a member of Congress.

BROTHERS SENT TO PRISON FOR DEFAUDING RAILWAYS
Swindlers Tracton Companies in a Dozen Cities Before Their Scheme Is Exposed.
INDIANAPOLIS, June 21.—Ernest and Walter Carruth, brothers, were sentenced yesterday to prison for perpetrating a peculiar fraud on the local street car company. Walter can throw his ankle out of joint at will and the scheme of the brothers was for Walter to fall from a car and then claim damages for alleged injuries to his ankle. The traction company in dozen cities have been defrauded by this method.

STEAMER RECORD BETWEEN SEATTLE AND JAPAN BROKEN
Great Northern Company's Liner Dakota Makes the Run in Less Than Twelve Days.
CHICAGO, June 21.—Local agents of the Great Northern Steamship Company announced today that all records between Seattle and Japan have been broken by the steamer Dakota. The boat arrived at Yokohama Wednesday morning, eleven days twenty hours and thirty-five minutes after leaving Seattle. The schedule time to Japan is fifteen days.

New Gift From Rockefeller.
CHICAGO, June 21.—Dr. Goodspeed, secretary of the board of trustees of the University of Chicago, announced today that a gift of \$250,000 had been received from John D. Rockefeller, to be used for the current expenses for the year beginning July 1.

KIDNAPS CHILD FROM SCHOOL

Mother Boldly Takes Her Daughter and Disappears.

Steals Little One at Close of Graduating Exercises.

SPECIAL DISPATCH TO THE CALL.
SAN BERNARDINO, June 21.—Mrs. Joseph Lester, keeper of a lodging-house on Third street, this city, boldly kidnaped her child, a little girl, from the Sisters' School at Fifth and I streets Monday evening after the graduating exercises. Deputy Sheriff Ward has been on the trail of the mother and child since, but the pair have dropped completely out of sight. Mrs. Lester is known to have taken a train out of this city this morning for Los Angeles, but the girl was not with her, and the journey was probably taken to throw the officers off the track. The little girl is the principal bone of contention between Joseph Lester, a prominent rancher of Chino, and Mrs. Lester. A divorce suit is now pending. Judge Bledsoe ordered the child placed in the Sisters' School temporarily.

MAN FACING SIX TRIALS FOUND GUILTY IN FIRST
Yreka Jury Convicts a Damsnaut Watch Thief in Very Short Time.
REDDING, June 21.—Silas Gould, the man who stole six timepieces at Dunsnair and was arrested in Redding, was found guilty of burglary in the first trial of the case. There are six charges of burglary against Gould, and he demanded a jury trial in each case. The trial that ended at 11 o'clock this morning was the first. The jury disagreed to a forty-five minutes and agreed on a verdict.
Before noon six of the jury for the trial on the second charge were secured, and tonight the jury was completed.

BOY CAMPER FALLS TO HIS DEATH FROM A HIGH CLIFF
Tragedy Near San Bernardino Puts End to Pleasures of Party of Youth.
SAN BERNARDINO, June 21.—A happy camping party of the Young Men's Christian Association Juniors of Redlands was turned into a camp of mourning this afternoon, when young Leonard Gaston fell over a cliff in Mill Creek Canyon and was instantly killed. His skull was fractured and it is believed his neck was broken. The party had been camping at Forest Home for the last two weeks. Young Gaston was about 13 years of age and the son of Mr. and Mrs. D. C. Gaston, pioneer residents of Redlands.

Final Exercises at Normal.
SAN JOSE, June 21.—The final commencement exercises of the State Normal School were held today, when the graduates were formally handed their diplomas. Addresses were made by D. M. Delmas and state superintendent of Schools Kirk.

Surgeon Undergoes Operation.
ST. PAUL, Minn., June 21.—Dr. William J. White, professor of surgery at the University of Pennsylvania, was operated upon in the Mayo Hospital at Rochester, Minn., today for intestinal cancer. Dr. White, who is an eminent surgeon, diagnosed his own case.

Republicans Choose Ticket.
MARYSVILLE, June 21.—Sutter County Republicans have nominated candidates for county offices as follows: Sheriff, F. B. Noyes; clerk, D. D. Green; District Attorney, Lawrence Schilling; treasurer, A. W. Graves; Auditor and Recorder, Arthur Bailey; Assessor, A. A. McRea; School Superintendent, T. S. Freeman; Surveyor, W. B. Ellington. Noyes, Green and Graves were nominated under the Crawford plan. The others had no opposition.

Will Ship Oil to Guatemala.
LOS ANGELES, June 21.—The Union Oil Company of this city has just closed a selling contract with the Guatemala Central Railroad for 100,000 barrels of crude oil a year for ten years. The oil is to be used for fuel purposes and will be transported in the company's tank ships to San Jose de Guatemala.

FATHER ACCIDENTALLY SHOTS DAUGHTER AND LITTLE NIECE

Bullet From His Rifle Passes Through Legs of Two Walker Girls.

Accident Occurs on the Porch of Their Home in Happy Valley.

SPECIAL DISPATCH TO THE CALL.
REDDING, June 21.—Ruth Walker, the 15-year-old daughter of Rev. A. L. Walker, and little Grace Walker, the 2-year-old daughter of Otis Walker, were accidentally shot yesterday afternoon while on the porch of the Walker home in Happy Valley. The wounds are serious, but not necessarily fatal. The remarkable feature about the accident is that the same bullet passed through the legs of both girls and then dropped to the floor a short way from the chair in which the smallest girl was being held by Miss Alice English.

Rev. Mr. Walker had loaded the rifle with 22-gauge cartridges. Miss Doris Walker, sister of Ruth, had just handed the gun to Otis Walker, father of one of the victims, when in some inexplicable manner the weapon was discharged. The bullet passed through little Grace's left leg, entering about three inches above the knee, and the bone and coming out about the same distance above the knee on the other side. Ruth Walker, the child's aunt, was standing at the side of the chair and the bullet passed through her left leg entering about half way between the knee and hip and coming out just above the knee and falling to the floor.

MESSAGE FOUND IN BOTTLE TELLS OF MARINER'S FLIGHT
John Moldren, Adrift on Raft 100 Miles Off Columbia Bay, Asks for Aid.
VICTORIA, June 21.—A dispatch received last night by the superintendent of the provincial police, dated from Uchueluet, on the west coast of Vancouver Island, says:
"A bottle has drifted ashore on Long Beach, near Uchueluet, containing the following message: 'On Herat, 10 miles off Columbia Bay; John Moldren; alive; come to my rescue. June 5, 1906.'"
A lifebuoy marked Louisa, San Francisco, has also drifted ashore on Long Beach.

YOSEMITE VALLEY.
Via the Santa Fe and the New Railway. The comfortable way. The easiest way. Only \$28.50 for the round trip. The Camps and the Hotel in the Valley make the trip a pleasure. The immense amount of snow which has fallen in the mountains during the months past is now slowly melting, filling the many reservoirs, and water ways, so that the falls are now simply magnificent. Then again, the roads are in excellent condition, making the stage trip from the terminus of the new railway a continual pleasure. On account of the length of the season, June and July will be splendid months in which to visit the world famed valley. Call upon or write to the ticket agent, Santa Fe Ferry Building, San Francisco, for full particulars.

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Beautiful Picture FREE

Beginning next Sunday The San Francisco Call will issue the first of a series of fire pictures taken from various points of vantage during the fire's progress by our staff artist, Mr. E. A. Rogers. These reproductions will be printed on heavy white enamel paper in different colors, supplying a quality resultant in an unequalled specimen of photographic art. Those desiring a collection of these new and unrivaled views are urged to take immediate advantage of this opportunity of securing the complete set by sending in their subscriptions. These pictures will be free to regular subscribers receiving their paper by carrier or agents. The first subject of the series will be

The Burning of the Claus Spreckels Building

And will show, besides this fearful and beautiful spectacle, the destruction of the south side of Market street in the immediate vicinity.

Agents are kindly requested to send in their orders for extra copies as soon as possible.