

POLICY-HOLDERS MAINLY BOARDED OFFICES

OF BIG "EARTHQUAKE CASE" ASSES

Months Pass By With No Definite Promise of Release of Millions Due Victims of Conflagration.

Special Commission Is En Route From London to Investigate Insurance Situation in Destroyed Metropolis.

OAKLAND, June 22.—Though sixty days have passed since the fire not a definite move has been made by four of the largest "earthquake clause" companies, carrying millions of risks in San Francisco's burned district, toward a settlement or a decision as to the payment of its policies. For weeks policy-holders have been bombarding the offices of C. F. Mullins, representing the Palatine, Alliance and Commercial Union of New York. Not a cent has been paid by any of these companies, the first three of which are British concerns, while the last named is affiliated with the Palatine.

Arthur Mathews, the artist, placed on mural decorations for the Public Library, which were burned in the Mathews turned over the money to the city of Oakland today, as he had been paid \$1000 on account of the work, not completed at the time of the fire.

POLICY-HOLDERS TO ORGANIZE.

Insured of Transatlantic Will Incorporate to Force Settlement. A movement has been started to organize the policy-holders of the Transatlantic Fire Insurance Company. It is likely that the insured will meet and form themselves into a corporation, with a board of managing directors, so that they will be better able to protect their rights and to secure some sort of a settlement from the insurance corporation.

Very few of the policy-holders of the Transatlantic have been paid, if, indeed, any losses have been settled. Hundreds of the policy-holders, believing that the company can never pay its enormous San Francisco losses, and having received no encouragement of immediate settlement, have turned their policies over to attorneys for collection. Others have appealed to attorneys to help them organize a corporation. The Transatlantic has a capital and surplus of about \$700,000 and estimated losses of \$4,000,000.

The meeting of the insured of the Transatlantic will probably be held some time next week. It is proposed to get together along the same lines as those adopted by the policy-holders of the defunct Traders' Insurance Company of Chicago. A board of directors will be selected and the policies of as many as desire to come into such an organization will be turned over to the board for collection.

The directors of the Traders' Policy-holders' Company will meet at the office of Campbell, Metson & Campbell this morning. The affairs of the incorporated policy-holders will be taken up. Officers will be elected shortly and the work of ascertaining the amount of money that can be secured from the defunct company and its stockholders will be begun.

The Swiss Marine Insurance Companies, combined, have removed their offices to 293 California street, near Sansome.

WILL SAVE GERMANIA.

Dr. G. E. Davis Refuses to Accept Discount Settlement. Dr. G. E. Davis of 1208 Geary street declares that the Germania Fire Insurance Company of New York, which has withdrawn from the State so far as writing new insurance is concerned, but which has not abandoned its policy of paying all just claims dollar for dollar, is not living up to its public statement. Because they offered him 75 per cent in settlement of his claim he will sue them for payment of his whole policy.

Dr. Davis carries a policy for \$1000 with the Germania. His sworn statement of his loss is \$5400. He says that his proofs show the earthquake caused no damage of consequence except to his furniture, which is deducted from his statement of loss. On this \$1000 policy, he claims, he was offered \$750 in payment. He refused to accept the sliced settlement. "I may as well tell you," Dr. Davis says, "that we purpose paying 75 cents on the dollar and no more. You will not get any more by waiting, so you had better take that."

"I determined then and there to sue," said Dr. Davis yesterday, "if my attorney would consent. But what makes me so mad about it all is the effort to pay with which the Germania says it is paying its legitimate losses dollar for dollar. I believe, however, that it will pay me dollar for dollar, for I have a clear case against it."

JEFFERSON SQUARE CENSUS.—The military authorities have taken the census in the Jefferson square refugee camp. There are 227 tents and cottages containing 2900 men, women and children. A load of ice cream was distributed among the children yesterday.

SAVINGS BANKS GET FULL PAYMENTS FOR THE LOSERS

Even "Six Bit" Insurance Companies Honor Demands That Are Properly Backed Up.

Property Owners Who Gave Mortgages on Realty Find Good Champions of Their Cause.

Interesting information for policy-holders in fire insurance companies and corroborative of the supposition that different persons fare differently in settlements for losses derived from statements made by many persons who had mortgages in savings banks in this city and who are receiving 100 cents on the dollar from companies that rank as the "dollar-for-dollar" companies and also the "six bit" concerns. Such statements were made yesterday and were verified by careful inquiry at banks.

In each bank lists of persons who have borrowed money from the bank on the security of real estate and who lost by the great fire in April are made. On such lists appears the number of the mortgage loan on which the money was borrowed, the location of the property, the names of the insurance companies carrying the risks, the amount of loss adjusted and the terms of final settlement.

These lists therefore amount to official statements of the highest possible value to those who are the owners of the property mortgaged to the banks who do business with insurance companies and to the insurance men.

The statements so prepared make it clear that the banks and their clients, through the agency of the bank insurance departments, are getting their money claims at the rate of 100 cents on the dollar.

BANKS HOLD LEVER.

How this can be when the individual property owner who is not so fortunate as to be jointly interested with a bank or banks in losses gets less than his claim is easily explained. Banks that loan money on real estate security are particularly concerned that the security shall be the best possible. The ability of the borrowers to pay interest often depends in part upon the improvements. The fire destroyed thousands of homes and small stores upon which money had been lent. This made the savings banks active parties in interest in the settlements the insurance companies would offer and effect.

When a loan on real estate security is made where there are improvements the bank in interest demands and files away in a big vault an insurance policy. So when the bank vaults were reopened after the fire in April the bankers at once were able to see what companies were to be dealt with and the terms and conditions attending every policy.

The savings banks are the most powerful of all the influences that the insurance companies meet. Under the insurance company is good in the view of the bankers its policies are not favored when they are presented by borrowers of bank money. Unless the companies at once were able to see what companies were to be dealt with and the terms and conditions attending every policy.

These facts fully explain why the policy-holders who have borrowed bank

money on improved real estate within the burned district have been getting 100 cents on the dollar almost without exception, the variations from the 100 per cent payments being due to reasons that are accepted by the banks as fair.

DISCOUNT IS SMALL.

Where a man desires his money immediately to rebuild he accepts the face value of the adjusted loss less a percentage, which in some instances is as low as 2 per cent, for cash. If he desires to wait the full period of sixty days, which the insurance companies are entitled to before paying losses, he gets his full amount of coin without deduction.

What this means is made clearer by the statement of a banker that three large banks alone—the Hibernia, the German Savings Bank and the San Francisco Savings Union—had something like \$20,000,000 loaned on properties in the burned district in this city where the improvements were costly and material. The interests of the other savings banks were also very large. The crown put out the savings banks lost no time in getting their insurance departments organized and made as effective as possible for immediate work.

The bank premises being burned in whole or in part, it became necessary to engage separate quarters for the insurance departments. In these quarters were installed attorneys, insurance clerks and experts and indexes of insurance policies held by the banks as security. Thousands of policy-holders flocked to confer with the bankers and were at once put in touch with the insurance clerks and attorneys. There was no need for the bankers to go to the insurance companies for any information, for they had it all in their own hands, together with the great power over future insurance business to be done with their consent.

BORROWERS FORTUNATE.

The insurance companies knew all the advantages of the banks and naturally wished to keep their good will. So the money borrowers from banks have fared well. This is admitted by bankers who know all the facts. There is no need for the individual bank client to deal with sharp adjusters who have been sent out from the East to bulldoze them. For each and all its clients the banks have stood bravely. All the losses they had to do to make good their statements at the proper time. The banks have attended in thousands of instances to the filing of proof of loss in proper form through their attorneys who are engaged by the year.

The policy-holders having joint interests with the banks have therefore occupied an ideal position. The banks then settle with the clients, as the insurance policies are assigned to the banks when the loans are made. What the policy-holders cannot do for themselves the banks are effecting with certainty.

NEW WAGON TO ITS KING

Power Formally Bestowed Upon the Ruler of Norway.

Continued From Page 1, Column 4.

Minister Arcander jointly handed the King the orb, and later the War Minister, Olsson, and the Bishop handed the sword of state to his Majesty. These ceremonies were followed by the benediction.

The King, having taken his seat on the throne, the Queen was crowned by the same high personages and in a similar manner. The ceremony throughout was impressive.

When the newly crowned sovereigns returned to their thrones after the benediction all the royal guests and special Embassadors saluted them with deep reverence.

At the termination of the proceedings the President of the Storting called out, "God save the King and Queen, and the whole distinguished company" heartily took up the cry.

Grouped around the King's throne during the ceremony was the Crown Prince and Crown Princess Christian of Denmark, Prince Harold of Denmark and Prince Henry of Prussia, while about the Queen's throne were the Prince and Princess of Wales, Princess Victoria of England and Grand Duke Michael of Russia.

The completion of the crowning of King Haakon was communicated by King Haakon's two army signalers, wing-wagging across the city from the cathedral to the hill batteries. The first gun announcing the tidings boomed forth instantly and then there was a roar of guns from the ships and land batteries and the bells of all the city churches began ringing. The sounds carried the tidings over the city and thereabouts and down the fjord.

The ceremony of crowning King Haakon and Queen Maud was striking and solemn in its simplicity. Their Majesties looked exceedingly well and all eyes were riveted in every part of the impressive ceremony. King Haakon joined in singing the hymns and closely followed the printed libretto of the orchestra choir, which gave a splendid interpretation of Halvorsen's characteristic Norwegian music.

Nothing occurred through the ceremony to cause the principal participants the slightest uneasiness. The King was thoroughly composed throughout the crown, although reduced in size since it was used by King Oscar, proved to be large for King Haakon and failed to confer dignity on the monarch, but he maintained his composure throughout the ceremony. The crown threatened to fall over his ears.

Queen Maud looked attractive in her royal robes and diamond collar. She bowed graciously on either side when she advanced to the throne to receive the crown. Her husband and her ladies in waiting were simply gowned. There were no court trains and they had no feathers in their hair. There were few elaborate toilets among the audience.

On the return to the palace the King and Queen received the congratulations of a deputation from the Storting and the members of the Government. Later the vast throng outside the palace turned to the King and Queen in response to their Majesties' appearance at a window still wearing their coronation robes.

Britain Celebrates the Coronation.

LONDON, June 22.—All the British naval and military stations today celebrated the coronation of the King and Queen of Norway with the firing of salutes.

HEAVY REALTIES IMPOSED

IN THE DEEF REBATE CASE

BIG FINES AND PRISON TERMS Corporations Must Pay Fifteen Thousand Dollars.

Two Agents Sentenced to Short Periods in Jail.

KANSAS CITY, June 22.—In the United States District Court here this morning Judge McPherson of Red Oak, Iowa, passed sentence upon the seven defendants recently convicted in this court of making concessions and accepting and conspiring to accept rebates on shipments. Judgments in the nature of fines were assessed as follows: Swift & Co., Cudahy Packing Company, the Armour Packing Company, Nelson Morris & Co. and the Chicago, Burlington and Quincy Railway, \$15,000 each.

George L. Thomas of New York was fined \$6000 and sentenced to four months in the penitentiary.

L. B. Zagart of New York was fined \$4000 and sentenced to three months in the penitentiary.

Judge McPherson made a statement of the cases before passing judgment, in which he reviewed the various charges and evidence brought out at the trial. He said that he was fully persuaded that the verdicts in the packing-house cases and the case of the Burlington were right, and he assessed the fines against all of the corporations at the same sum.

OPINION OF THE JUDGE.

In speaking of the Thomas and Taggart cases, Judge McPherson said that evidence had been adduced to show that George A. Barton, for the firm of Barton Bros., wholesale shoe and leather dealer, had received large sums of money from various railroads through the defendants.

"Not only so," continued the court, "but the following named concerns received the rebates: The Burlington; Barton Bros., \$2200; Robert Keith Furniture Company, Kansas City, \$9000; Emery-Bird-Thayer Dry Goods Company, \$32,000; Burnham-Hanna-Munger Dry Goods Company, \$44,566; Harradine-McKittick Dry Goods Company, \$19,000; F. P. Kirkenhall Shoe Company, \$1000.

"So that, as nearly as can be gathered from the evidence, the defendants, after deducting for the cost of the rebates, had received large sums of money from various railroads, paid to the concerns named as rebates the enormous sum of \$24,459.

"I assume all these concerns will be proceeded against for receiving these rebates, which can be done either by indictment or information, as the last vestige of the plea of immunity for corporations has been wiped out by the decision of the Supreme Court of the United States of March 12, 1906, in the case of Hale vs. Henkle."

The fine of \$15,000 assessed against the Burlington covered all four counts, the aggregate amount of the fines in the several cases totaling \$85,000. Appeals were filed in each case, and a stay of execution was granted until June 25. The bonds in the case of Thomas and Taggart were fixed at \$6000 each. These two men appeared in court personally, and upon being sentenced promptly furnished the required bonds. The bonds in the case of the packing companies and the Burlington were fixed at \$15,000 each.

PLEA FOR DEFENSE.

Judge O. M. Spencer of St. Joseph, general counsel of the Burlington, Thomas and Taggart, before sentence was passed made a presentation of the cases to the court, in the course of which he said:

"Any anxiety I may feel lest too severe a punishment be imposed on these defendants does not grow out of any facts in evidence in the case, but rests on considerations entirely outside the record. There is now a disturbed condition of the public mind in general, and confining to court action, in his recent article, assures us that the country was never so prosperous as now, he might well have advised equal truth that the country never desired a change in its tone of prosperity so much as it does just now. For two weeks past have been trying cases in this honorable court, the magnitude and importance of which would have been common but for the worked-up condition of the public mind by reports of performances in Washington, such as the rate bill, the inspection bill and divers other subjects, including grafts, trusts and oil combines.

The announcement is sent abroad by the Department of Justice at Washington, that unless some one is sent to the penitentiary, this rebate practice will not stop.

If the conspiracy statute applies to any one form of rebates and concessions, likewise applies to all forms of rebates and concessions, and the courts cannot be used to punish one wrong-

doer in one way and another in a different way for the same offense. There are suits in the rebate cases in this court this term, in which the defendants have been convicted of giving and receiving concessions and rebates. Are you going to fine some and imprison others?

President Roosevelt and his special court split on the question of how the prosecution should be framed and against whom. Can the District Attorney justify his demand for greater punishment in the Thomas and Taggart cases than he is asking in the past? The crime is the same in substance, but the form of the indictment and the name of the crime is different in the one instance than in the other.

BIG LEGAL VICTORY.

Van Valkenburg, the District Attorney who has directed for the Government the suits in the rebate cases, said after court had adjourned: "I am entirely satisfied with the judgments. The Government has been fighting for a great principle in the rebate cases, and it is a great legal victory, although necessarily incidental, is, after all, secondary. The results are of enormous benefit to society. So far as the ruling of a trial court may be effectual, the following propositions have been established: That the conspiracy statute applies to the combined efforts of individuals, seeking by device and indirect methods to evade the law; that Congress may, by that statute, itself, render the provisions of the law inoperative.

"Finally, if any error has been committed in the rebate cases, that error corrected by the highest court of this land, to the end that the laws as enacted by Congress may be well understood and established and settled."

Finds Chemicals in the Meat.

INDIANAPOLIS, June 22.—As the result of a trial through the city market, during which H. E. Barnard, chemist of the State Board of Health, bought forty-nine samples of sausages, hamburger steak, wieners, bologna, ham, lard, veal, tripe and pig's feet, he has analyzed them in the State chemical laboratory, he found that only sixteen samples were legal, while thirty-three were illegal because they contained chemicals prohibited by law.

RUSSIAN OFFICIALS CONDEMNED FOR THE BIALYSTOK OUTRAGES

ST. PETERSBURG, June 22.—The discussion of Interior Minister Stolypin's explanations of the Bialystok massacres was resumed in the lower house of Parliament today. The Radical orators were given the floor first. A Russian invalid enters a general denial of the reports of military defection as exaggerated and for the most part untrue, but the unprecedentedly speedy publication of the report of the Russian Office Commission favoring an amelioration in the army ranks, which have been the main cause of complaint, shows that the urgency of the situation is recognized.

The papers announce the arrest of twenty-four privates of the Preobrazhenski regiment for circulating proclamations in the revolutionary agitation. The police are conducting an energetic campaign for the suppression of the Radical press, daily confiscating six or eight St. Petersburg papers just as they come off the press. But the editors have an inexhaustible stock of new names and franchises and manage to appear regularly. Father Petroff's Christian Socialistic organ is among the papers suppressed.

The delegates to the convention of the Peasants' League, which is organizing an agrarian strike movement, gathered in St. Petersburg today, but the meeting was forbidden by the police.

Appointed to the Military Academy.

WASHINGTON, June 22.—Representative Ernest Olson of San Jose is to be a cadet at West Point Military Academy and as alternate Richard N. Batchelder and Freeman W. Bowley, both of San Francisco.

STANDARD OIL TO BE KISSED THE MAN WHO SHOT HER

SPECIAL DISPATCH TO THE CALL.

FRESNO, June 22.—Maddened by jealousy Jesse Truitt last night shot and seriously wounded his former fiancée, Nina Lindsey, and killed her new lover, James McMullen. All the parties are colored. The tragedy occurred at the Lindsay place. She and McMullen were sitting on the porch, when Truitt crept up from behind and fired two bullets with fatal effect into McMullen and then turned to the revolver, declared he would not shoot again if the girl would kiss him. The Lindsey woman thereupon went up to the man who had just killed her lover and whose bullets were then in her body and kissed him on the mouth. She then fainted and was taken to a hospital. Truitt disappeared, but this afternoon was arrested.

Calaveras Big Trees.

Good trout fishing. Good table. Low hotel rates. Splendid scenery. Get Sierra Railway and only \$15 for the round trip. Get your ticket from Santa Fe or Southern Pacific agent.

Californians in New York.

NEW YORK, June 22.—The following Californians are in New York: From San Francisco—H. Bahle at the Herald Square; C. Gibson, T. Gibson, at the Commodore Hotel; J. W. Searles, at the Herald Square; S. M. Foster, at the Victoria; Mrs. J. P. Gray, at the Grand; R. G. Hanford and wife, at the Waldorf; A. P. Lundin, at the Grand; J. G. O. Phum, at the Imperial; W. W. Solomon, at the Herald Square; W. Breerwood, at the Grand Union; Mrs. T. W. Draper, at the Park Avenue; William Flood, at the Victoria; Mrs. C. W. Kist, at the Navarre; E. R. Newman, at the Commodore Hotel; W. Searles, at the Seville; C. Smith, at the Normandie. From Los Angeles—A. L. Austin, at the Navarre; R. Bernstein, at the Cosmopolitan; W. T. Burkhardt, at the Broadway Central; W. Risden, at the Ashland; H. W. Louis, at the Herald Square.

A Guaranteed Cure for Piles.

Itching, Blind, Bleeding or Protruding Piles. Your Highest Relief, refund money if PAZO OINTMENT fails to cure you in 6 to 14 days. 50c.

Holly Knocks Out Rufe Turner.

SEATTLE, Wash., June 22.—Dave Holly of Philadelphia knocked out Rufe Turner of Stockton in the twentieth round at Pleasant Beach last night. It was a fast fight and 2500 people were present.

English Record for Danieles.

LONDON, June 22.—In a swimming contest at Richmond today, C. M. Danieles, the American champion, broke the English record for 100 yards by one and three-fifths seconds. His time was 57.3-5 seconds.

To Cure a Cold in One Day.

Take Laxative Bromo Quinine Tablets. Druggists refund money if it fails to cure. E.W. Grove's sig. on each box. 25c.

Open for Business

Owing to the non-arrival of a few of our most popular lines of Clothing we are not quite ready to announce the Formal Opening of our new store.

However, the great bulk is here, both of the most exclusive goods and of the more staple lines as well, and we are ready at this early date to take care of your needs in Clothing, Furnishings and Hats much better than any other store in town.

We have done a tremendous volume of business in the very few days we have been open, and we are determined to keep up the terrific pace throughout the Summer.

We still retain Sole Agency for:

- Innovation Trunks
- Louis Vuitton French Trunks
- Mark Cross Leather Goods
- Cartwright & Warner's Wool Underwear
- De Pinna Boys' Clothes.

ROOS BROS.

FILLMORE AT O'FARRELL

COMMERCIAL UNION ASSURANCE CO., Ltd.

OF LONDON

ALLIANCE ASSURANCE CO., Ltd.

OF LONDON

PALATINE INSURANCE CO., Ltd.

OF LONDON

COMMERCIAL UNION FIRE INS. CO. of New York

Temporary Office, No. 511 Fourteenth Street Oakland, Cal.

June 23, 1906.

TO OUR POLICY-HOLDERS: I am in receipt of a cable from the Home Offices of the above named Companies to the effect that the Directors of said Companies are legally advised that if claims for which said Companies are not liable are paid said Directors will incur liability of a serious character; also that the General Manager of the Commercial Union and Palatine and the Secretary of the Alliance will be leaving London to arrive in this city the middle of July. Until the arrival of these gentlemen the position which the Companies will take with relation to claims under their San Francisco policies cannot be definitely stated, but it is the hope of the undersigned that until then policy-holders will continue to exercise the patience already extended. The resources of the Companies are more than ample to meet much larger amounts than the total insurance written by them in San Francisco, and no claim will be endangered in that respect by awaiting the final action of the representatives from the Home Offices.

C. F. MULLINS, Manager Pacific Coast Branch.