

SAN FRANCISCO CALL

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POLICY-HOLDERS ORGANIZE.

Policy-holders representing fire losses amounting to not less than \$100,000,000 have organized for the purpose of dealing with the insurance situation. There was no other way. On the one side are the insurance companies, officered by experts who know every turn of the insurance game, who have weighed and understand the significance of every clause of cunningly worded policies. The companies are in position to act as a unit, and to employ the best legal talent that can be had. On the other side are the policy-holders. They are not experts, they know little or nothing of insurance—although of late they have had many popular ideas regarding insurance swept away. They are scattered. Many of them are lacking in ready funds; indeed, in many instances, they are waiting on the insurance companies for all that they have left them by the fire. Unorganized against the well prepared insurance companies they have about as much chance as a village of Australian Bushmen against British regulars.

The men identified with the association of policy-holders at once give it character and standing. In the organization are the most successful business men of California. At the preliminary meeting the head of one of the largest retail establishments in America presided. Every department of the wholesale and retail trade of San Francisco, as well as banking, manufacturing and shipping interests, were largely represented.

While these policy-holders are not experts in fire insurance, they represent just as good business ability as that back of the insurance companies; they can employ insurance experts and know the necessity of doing so. They also know the importance of going to a business matter in a business way, and as the first step they have proposed a plan for the financing of their movement. It is proposed to levy an assessment of not to exceed 1 per cent of the face value of the policies, payable in installments to be not less than five in number. This will be, comparatively speaking, an insignificant tax on the policy-holders identified with the movement, but in the aggregate it will furnish the organization, if such an enormous amount be found necessary, upward of \$1,000,000. Such resources will make the policy-holders as effective in arranging a settlement as the insurance companies themselves.

The fact, too, that the organization is dominated by business men means that its affairs will be administered in a business way. The association has organized for the purpose of collecting insurance due members, a definite business proposition. As business men they will collect their money in an orderly way. The best ability obtainable will be selected to deal with the insurance companies. If settlement of just obligations cannot be had, the best legal talent that can be secured will be employed to protect the rights of policy-holders and to collect just debts from backward debtors. The blacklisting of the backward debtors, the publishing of their lack of business reliability to the world, is a good work and should not be neglected. But such publication is mere philanthropy, a warning to other communities to avoid the mistake made by San Francisco in insuring in unreliable companies, and charity begins at home. The blacklist is but incidental to the main purposes of the organization. The main purpose is to collect insurance.

Insurance companies that propose to live up to their contracts without hold-back or quibble have nothing to fear from an organization of men of the character of those identified with the movement. The gentlemen who are directing the organization are not men who will countenance any "cinch" game or questionable methods. They will not lend their influence or their organization to promote the collection of a dishonest claim; they will countenance nothing calculated to take unfair advantage of the companies. But they will insist upon payment of 100 cents on the dollar of all just claims. For this reason companies that propose to dodge their liabilities if they can have every reason in the world to be concerned about the purposes of the organization.

It is unfortunate for the insurance companies and for the institution of fire insurance itself that the business men of San Francisco have thus been forced to organize to protect the rights of the insured. The fact that they have organized indicates that the business men of San Francisco have come to the conclusion that at least many of the insurance companies do not intend to meet a business crisis in a business way. For the future of fire insurance, which in the modern world of business has become a commercial necessity, it is to be hoped that the companies will from now on do all in their power to allay this impression, that they discontinue their dilatory tactics, meet the issue squarely and openly, and unite with the policy-holders in effecting an equitable settlement that has been too long delayed.

ENGLAND'S SHORT CROPS.

Failure of farming ventures in England during the past winter was due to unusually dry weather, followed by a spring that was almost without moisture. Heavy demands will be made by Great Britain in consequence on the American supplies of foodstuffs, which will have a tendency to create an active demand for our commodities.

The fruit of England has been greatly damaged by severe frosts and the canning industry will be seriously impaired. Hay is short and there is little of the old stock on hand. In the Nottingham market prices have ranged as high as \$22 per ton for hops, and potatoes are in a bad way. It is well that

the crops of the United States are so large and excellent this year, for we will have plenty of food to furnish our troubled friend in Europe.

WITHDRAWAL OF THE KOSMOS LINE.

If the Kosmos line of steamers that ply between this port, Central and South America and Hamburg, Germany, has decided to quit San Francisco and make Seattle its Pacific Coast terminus there must be some reason for the move other than that of the water front trouble. Several months before the fire it was rumored that the Kosmos Company had agreed with Hill to continue its line to Seattle. The Northern Pacific and Great Northern railroads, together with the Canadian Pacific people, had been bidding for certain freight shipments to Central and South America and the Kosmos and North German Lloyd steamers were mentioned in connection with a proposed deal. But the Kosmos line does not handle very much transcontinental freight, and wheat, flour and lumber would be all that Hill could offer the vessels for cargoes, with some mining machinery, etc., for South and Central America. The Argentine republic is turning out all the wheat that the Kosmos requires. Lumber would have to be the principal shipment from Puget Sound.

Unless the Kosmos line made San Francisco a port of call it would lose a large business. The steamers of the company have always left here loaded with California shipments of a character which admits of little competition in the north. The move on Seattle is probably just what it was rumored it would be twelve months ago, when the Kosmos had under consideration the making of Puget Sound a port of call, San Francisco to remain the principal shipping point for the Pacific Coast. Even were the steamers to be withdrawn from this port local merchants would be forced to make such advances to other lines of steamers, and there are many of them, to enter into competition with the Kosmos, for the trade is here and will stay here.

San Francisco is a heavy purchaser at Hamburg, and, with the exception of San Diego and Port San Pedro, handles nearly all of the merchandise sold Central and South America on this coast. Certain California products are in demand and there is not much call for the products of Puget Sound other than flour. Some transcontinental freight is sent via the Kosmos steamers to ports as far south as Panama, but Eastern shippers have always preferred to send these transshipments through San Francisco, as much time is saved in handling them here.

From a business viewpoint it is quite impossible to understand why the Kosmos line would abandon San Francisco and open up active competition for itself. And competition will follow as sure as there are Kosmos line steamers. The trade of this port with Europe and South America cannot be disturbed by the withdrawal of the Kosmos or any other line of vessels, which can be duplicated within thirty days by craft of equal carrying capacity and speed.

GOMPERS' NOVEL PROJECT.

Minneapolis may be the place selected for a great exposition of union-made goods, if the suggestion of President Samuel Gompers of the American Federation of Labor is accepted by the 2,000,000 men who compose the federation. Delegates are now in Chicago discussing the big scheme and it is likely that it will be carried out.

Labor could demonstrate much with such an exposition and show the self-reliance of the American workingman. Ample funds are available for financing the project in its preliminary stages and all the money needed to bring it to a climax would undoubtedly be furnished by the labor unions throughout the country.

A great exhibition of union-made goods would not only attract world-wide attention to the thoroughness of the work of our laborers and mechanics, but it would help the manufacturer. An immense manufactured goods fair would attract persons from all quarters of the globe because of its novelty of conception and the extent of the manufacturing field it would cover.

John D. Rockefeller is reported considerably agitated because of the action brought against Standard Oil by the Federal Government. It is too bad to give this nice old man any uneasiness, especially when he has so much to do to keep faith in his own goodness.

Vice President Fairbanks and Senator La Follette have met head-on in the Senate. In the controversy the Wisconsin Senator has all the advantage. He can talk four times as fast and say five times less than the Vice President.

No work, business or play on Sunday is the intent of drastic laws to be enacted by the Canadian Parliament. There ought to be a good chance now to invest in pleasure resorts along the Canadian border.

The North German Fire Insurance Company will not pay until it finds out the status of the earthquake clause. The build-your-house-of-astobestos clause is the one the North German pays on.

Sixth-street property owners are going to make their street a handsome retail section. That's the sort of action that will make New San Francisco.

Panama is having the customary election riots. They are better than revolutions anyway, although there are usually more killed in the riots.

The general debate on the pure food bill established the fact that children are being given intoxicants in candy. Better cut out the candy.

The Board of Health is out hunting a flat. Moving day for the departments comes around with disquieting frequency these days.

Portland is the latest community to adopt the dollar insurance limit. The Oregonians want no six-bit companies in theirs.

It is claimed that the Russian Parliament does not represent the masses. It certainly does not represent the Czar.

People who are complaining of the cold should not forget that we had a mighty hot spell in April.



—NEWARK NEWS.

THE WAY OF THE WIND

It has always been a matter of much concern as to what disposition may be made of father and mother when they have reached an age where their efforts have a market value not commensurate with the cost of their keep. In a large number of families, owing to the extravagance in rearing children, school taxes, bills for teeth regulating, starting them in business, etc., parents fail to provide for themselves proper reserve fund to meet this contingency and many of us are put in the position of doing without an automobile or a Panama hat because our resources are taxed for the care of these useless members of the family circle. Among primitive tribes the elders performed a certain service in handing down the records of the people; they kept mental minutes of previous meetings, so to say, and by reciting the poetry transmitted to them through the generations of the tribe they kept alive a supply of literature that was of value during the winter months when the hunting was poor. But today we have the newspaper and the subscription edition (with one-half the set and even a suburban lot given us outright for the use of our name) and we find such legends as our eyes are fond of repeating decidedly tiresome. Dr. Oester of Baltimore has spoken on this subject in an advanced strain, but until his ideas are more generally adopted some other method of dealing with this problem must be found. Of course, various institutions, fraternal, religious and promiscuous, have done much to relieve the situation, but there is always a mass of red tape to be wound, with inquiries, questions and family support, etc., that renders the procedure cumbersome and forces the average man to keep his parents at home rather than endure the annoyance and strain of shifting the burden of their care to some other place. Things are looking up along this line in San Francisco, though. J. J. Haisch of the Desdemond kitchens says there are about six thousand old people in the city, women who will have to be cared for in barracks indefinitely. "It is surprising," he says, "to find so many old people who have no friends or relatives to whom to look for aid." Why this surprise? These are the times when the sharpest eye will see the best openings in all departments of life. The proposed barracks to be built for the aged and infirm out at the speedway in the park are bound to be well supplied with tenants by a busy and grateful public.

Because of a high rate of mortality formerly observed among those using the folding bed it has become customary to give the purchaser of such a bed a guaranty in the shape of a safety clutch, by the operation of which the bed does not fold until desired to do so either by the erstwhile occupant or any one acting for him in the matter. This respect of the business is likely to change, at least along the earthquake belt, for I understand that a firm has been incorporated at San Jose for the construction and sale of a folding bed whose particular merit is the result of the temblor as felt in that city. It seems that the man who is the promoter of this new company occupied such a bed upon the fourth floor of a San Jose building when a quake that the members decided to give them up until the new season in September. An informal but promising programme has been arranged by Mrs. Miller, and the evening will be done as recorded in the club history as one of its enjoyable affairs.

Herman Whitaker, the well-known

SUNFLOWER PHILOSOPHY.

You frequently hear people say of a man, "He's none too good himself." Ever know any one who was too good?

A drunkard always looks for a sober man to play with and a loafer always wants to play with a busy man.

If we lived in the country and town people came out just because the strawberries are ripe, we would make them pick them.

What has become of the old-fashioned boy who believed that if a turtle got hold of his toe it would not let go until Sunday?

The reason a good many of us do not show bad taste in dressing, or do ridiculous things, is because we have not the money to spend.

If the women insist upon progressive prize foolishness, why not give progressive dandelion parties, giving a prize to the one who digs up the most?

A man who has been divorced and a woman who is married to a widower are in about the same position so far as the talk in a strange crowd is concerned.

One reason there are so many unhappy marriages is that a sweet-faced, gentle girl has a easy task in convincing a man she will give him his own way after marriage.—Acheson, Kan., Globe.

IN THEIR OWN COIN.

"Here, wait a minute!" cried the proprietor of the restaurant. "This half-dollar is bad."

"Well," replied the customer, as he hurried out, "so was the dinner I pay for. Good-by."—Philadelphia Ledger.

collapse of the building the bed struck the pavement and through an unwarranted weakness (henceforth to be warranted) the clutch again relaxed, and the bed opening, the occupant was enabled to go to the home of friends. The time of the operation was forty-two seconds. The new company, in addition to these patents, will equip all their beds with a patented storage apparatus furnishing at need a supply of air sufficient to last twelve hours, so that in the event of the bed being used in a non-collapsible building, the Searcher of Lost Persons may have time to look up the occupant and release him when the protection of the bed is no longer desired.

Serious as were the laches of Senator Dewey, who told stories while the truth of life insurance as practiced in New York was held back, the heart of an outraged public must be softened by the spectacle of his present suffering. Fallen from his high estate into the hands of the merciless Muckjee, he is forced to retire at 9 p. m., almost the very hour when he was wont to rise to keep up his reputation. Doubtless Mr. Dewey envies the peaceful death of Mr. McCall.

A relative of the Stanford estate has spoken from a refugee tent to the effect that Mrs. Stanford, supposed to have been kindness itself, was found wanting in circumstances where said refugee was interested. To the sensitive mind that sees in coincidences those figurative opportunities that make for poetry there must appear to be material in the report from Astoria the other day: "The barkentine Jane L. Stanford has appeared off the mouth of the Columbia, apparently a derelict."

California glace fruits and choice candies. Full stock Townsend's residence and factory, 1219 Valencia st., and the Emporium, Post st. and Van Ness ave. Order by phone, Special 378.

PEOPLE AND THINGS

By Louise Veiller.

Miss Mabel Ayer, the warm-hearted and efficient president of the local Sunshine Society, is a mighty happy girl these days. She has three new books to start her library with, and each one of the volumes bears the autograph of the author-donor, Elizabeth Jordan, editor of Harper's Bazaar. The titles of the books are "Tales of the Cloister," "Tales of Destiny" and "May Iverson, Her Book." For a long time there has existed between Miss Ayer and Miss Jordan a warm and close friendship. The two women correspond regularly in spite of the fact that they have never met. They became known to each other through mutual Sunshine friends and are as interested in each other as though they were lifelong acquaintances. Miss Ayer had B. Q. a library of over 2000 volumes. The fire swept it away with many others of her valued possessions. In writing to Miss Jordan Miss Ayer deplored her books more than her countless other treasures, and her corresponding friend at once got to work to start a new library for the well known charity worker.

Unlike most book lovers, Miss Ayer was not selfish with her books. She lent them out to others who were not as fortunate as she. She established a sort of circulating library and had on her membership list a large number of working girls, whose taste in reading she directed as well as providing them with material to read. Since the fire Miss Ayer has kept a "lookout" for these girls of hers. Much of the clothing and provisions sent out by the Sunshine Association has gone to relieve their necessities and those of their families.

According to reports from fashionable London, next season will find girls dancing with girls in all swell London ballrooms. Lady Leith of Fyvie, who is to stand sponsor for this social innovation, declares that in many of the ballrooms the floor is to be raised to the level of the ballroom floor. "We must be independent of mankind," Lady Leith has declared.

Talk of emancipation of women. That is going it some. And the men, as usual, only have themselves to blame. It is the failure of so many men to turn up at balls, thereby forcing scores of pretty girls to sit round, as wall-flowers that has started all the row. I see man's downfall a-coming fast! For many and many a year man has done just as he likes in the world of fashion. He accepted an invitation to dinner just as though it was due him and rarely paid a dinner call. A man who had enough of the innate sense of the fitness of things to call after eating his hostess' dinner was cited as a ravavis.

As for getting men to go to dances, that has always been regarded as the height of all social achievements. When a girl asked him to go he expected her to literally grovel at his feet, and when he accepted he considered that her undying gratitude was his.

But, oh, joy! all that is to be of the past. If fashionable London starts the ball-a-rolling the custom of girls dancing with girls will soon be adopted here.

It is the first move in the right direction. Let the men feel that girls can have and do have just as good a time all by themselves as when men are present, and every mother's son of them will be begging round for invitations. The greatest mistake a girl can make is to "run after" the men.

Man's natural instinct is to be the pursuer, not the pursued. Man is like the baby. He is always crying for what he can't have. He is always reaching out for what he can't get. I suppose it is the primal instinct of the

conqueror, and all men in their heart of hearts think they are conquerors. There is a large slice of vanity in every man. Beside man's vanity woman's vanity pales into insignificance. Hardly a man, provided you could compel him to tell the unvarnished truth, but believes that there is scarcely a girl he could not trite for the asking. And since it is so easy, what is the use of worrying? Any time will do, and any time is when he is ready.

But let the man not feel sure. Shake his vain confidence in himself. Let him doubt his power, and that all conquering instinct comes to the fore. His lackadaisical, don't-worry indifference is changed to burning, energetic progress. "Any time" is now. And "now" means this very instant.

It is an old story. It has been told in fewer words. "Distance lends enchantment." "Familiarity breeds contempt." These two trite sayings mean the same thing. Marriageable girls and all mothers of marriageable daughters should have them framed and hung in conspicuous places in their boudoirs. It will be worth while to study them.

If the new London fashion reaches here by this winter what a busy time society editors will have. There will be engagements upon engagements to announce. And each blushing, happy fiancée will have a romantic tale to tell of her lover's unusual persistence and how he had declared that he would not "take no for an answer."

On the whole, I am inclined to think the unpleasantness of dancing with another girl will be more than counterbalanced.

Lady Leith of Fyvie must be a fairy godmother in disguise.

ANSWERS TO QUERIES.

THE PARK.—Stranger, City. The extreme length of Golden Gate Park in San Francisco is from the entrance at the Panhandle on Baker street, 20,000 feet; length of the Panhandle, 2800 feet by 400 wide.

GOAT ISLAND.—Grtle, City. The area of Goat Island in the bay of San Francisco is 140.9 acres. The height of the island, that is the highest elevation, is 344 feet above sea level. The lighthouse on the island is 79 feet above the level of the sea.

AN INVITATION.—Emma G., City. If you received an invitation to attend an afternoon tea and you do not care to attend, it is proper to send a polite note setting forth that it will be impossible for you to accept the invitation, but there is no rule of etiquette that demands that you shall give a reason for declination.

A WILL.—A Subscriber, City. The statement of the case submitted, as to what the mother in the case had a right to do in the matter of willing property, is such that it is impossible to answer it in this department. As presented it is very much involved and only a lawyer could answer it in a proper manner, after hearing all the particulars.

THE BIG FIRE.—A. O. S., City. The recent fire in San Francisco destroyed 526 blocks. (This refers to blocks between main streets, for instance, such blocks as are bounded by Market, Third, Mission and Fourth streets; not a block such as Market, Third, Stevenson and Fourth streets.) The fire destroyed the houses on the east side of Franklin street from the block commencing with 1400 and ending at the highest number on the 1800 block. The fire involved both sides of Sacramento street from the water front to the block numbered 1800 inclusive.

Miss Blanche Layman, who arrived on the Siberia from the Orient on Sunday, will spend the rest of the summer at McCray's.

Mrs. A. J. Ralston is entertaining at her home in Berkeley Mrs. Thomas Selby and Miss Annie Selby.

Mr. and Mrs. Charles H. Farrell are spending the summer at Santa Barbara.

Mr. and Mrs. Frederick Marriott and Dr. and Mrs. Ernest Boyer are among those who left last week for a sojourn at Byron Springs.

Mr. and Mrs. Albert Warden Cornelius of Alameda, with their children, are spending the summer at Woodworth's, Howell Mountain.

Mr. and Mrs. J. W. Clawson are in Los Angeles, where Mr. Clawson has opened a studio. Their son, Wesley Clawson, is residing in Berkeley.

NEWS OF THE SMART SET

Berkeley society will be out in full force Saturday evening to greet Mrs. Enid Williams, who will be the guest of honor at a large reception given by Charles Dutton in his studio.

Mr. and Mrs. Lewis Morris Foulke announce the marriage of their daughter, Margaret, to Winthrop Howe Estabrooke, in Siskiyou County, June 19.

The members of the Palette, Lyre and Pen Club of Oakland will hold their last meeting before the annual vacation at the residence of Mrs. Florence Hardiman Miller, 490 Plymouth street, in that city, on Friday evening next. The cozy clubhouse on Thirteenth street were so much damaged by the earthquake that the members decided to give them up until the new season in September. An informal but promising programme has been arranged by Mrs. Miller, and the evening will be done as recorded in the club history as one of its enjoyable affairs.

Herman Whitaker, the well-known writer, is to talk on "The Writing of a Successful Book," his remarks to be followed by a general discussion of the subject.

Mrs. Lillian Swale will contribute to the fun with one of her clever monologues, and the musical numbers will be given by Harry Samuels and Miss Elizabeth Simpson. Mr. Samuels' reputation as a violinist, as well as Miss Simpson's well-known ability as a pianist, ensures a treat.

Miss Enid Yale of Oakland is the center of interest just now as the next prospective bride, but the date of her wedding has not yet been set. Mr. Gracy, her fiancé, does not arrive from China until the Mongolia, on which he is a passenger, brings him into port, and as it will not be known until his arrival whether orders from Washington will demand his immediate presence there or not, the all-important date cannot be set.

Mr. Gracy is in the consular service. The Mongolia is due to arrive about the 1st of July, so the suspense of the young bride-to-be will soon be at an end.

The Nile Club—the Bohemian Club of Oakland—will give a "low jinks" next Saturday evening. Charles Doyle, one of the originators of the club, is to be the sire.

Miss Reed Hutchins, daughter of the late Dr. Hutchins of this city, has been making a marked musical success in New York and is now soprano in Dr. Parkhurst's church.

Mrs. Eleanor Jarboe expects to come to town next month and will be the guest of Mr. and Mrs. Edward Dimond until September.

John Gambie has been in town continually since the fire, but later in the winter will go into the country for hunting and fishing, besides capturing some of the glories of early fall tints.

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