

SAN FRANCISCO CALL

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THE RESPONSIBILITY OF THE INSURED.

Since the fire the fact has developed that, no matter how careful the average man may be in his other business transactions, when it comes to insurance he apparently abandons all business precaution. It is now known that the man who read his policy was the exception, while those who read it with the care and understanding they would give a bond or a trust deed which they were about to sign were fewer still.

The same extraordinary carelessness has been shown in life insurance. Men ordinarily careful and exact in their business dealings have continued to pay premiums year after year without attempting to find out whether the premiums were unreasonably large, or who was handling them, or how they were being administered.

While fire insurance has not been the subject of the same abuses as has life insurance, the carelessness of the insured, their lack of understanding of insurance methods, have made possible an administration so reckless that in the present emergency it is found that one great fire can seriously affect the value of a large number of policies, not in the city of the fire alone but throughout the world.

The only way to place insurance, fire or life, on a business basis is to apply business methods to it. This is for the insured to do. If the insured demand sound insurance he will be furnished sound insurance.

FALSE IMPRESSIONS PASSING.

Before the fire that destroyed San Francisco and magnified out of all proportion the earthquake that preceded it California was enjoying an extraordinary era of development and settlement. Settlers and tourists were pouring into the southern part of the State by the thousands.

Then came the fire which swept the city, rendered homeless tens of thousands and gave emphasis to an earthquake the effects of which would otherwise have been promptly overcome.

Curiously enough, those sections of the State that had had no fire, which had experienced no damage from earthquake, suffered the most. Southern California and the San Joaquin Valley, where the earthquake, if felt at all, was so slight as to be scarcely noticed, found their tourist travel shut off and the tide of incoming settlers stayed.

Although but two months have passed since the fire, the East and the Middle West are awakening to the fact that they have been misinformed and to appreciate that the tremendous disaster that overwhelmed San Francisco was due to fire and not to earthquake.

discovered, has not slipped off into the sea, while San Diego, they now know, was not even shaken, much less swallowed up in a tidal wave. In a word, the East is beginning to realize that California is the same prosperous, desirable California that it was before the fire.

The practical results of this change of opinion are now noticeable. On Sunday, for example, ten Nebraskans seeking locations for a body of their friends who contemplate moving to California arrived at Gridley. They report that in Nebraska the earthquake scare has subsided and that in September a large number of Nebraskans will move to the State.

DON'T WASTE WATER.

The warning of the Spring Valley Water Company not to waste water should not go unheeded. A large force of workmen have been employed by the company along the line of the Pilarcitos conduit, which is damaged to a greater extent than was estimated by the water company's engineers.

Owing to the increase of population in the unburned district since the fire, the consumption of water has been nearly twice what it was before the conflagration. Many leaks have been discovered in the auxiliary mains and these are being stopped as fast as reported.

The fire department reports that there is not much water left in the Pacific Heights reservoir, nor is the Francisco-street reserve anywhere near normal. Usually these two reserve supplies are kept for fire purposes only, but part of the water in the Francisco-street reservoir has been used for domestic purposes.

It would be well for residents of the Western Addition to shut off all running water on their premises in case of an alarm of fire in their district, that the fire engines be given the full benefit of the water pressure.

NOT A PRACTICAL PLAN.

Governor Pardee, in reply to a letter of inquiry from a taxpayer, in which the executive's opinion of State insurance was requested, says that the State could not undertake to insure its cities and towns, and that such a loss as that of San Francisco by the great fire would be an overwhelming burden on the State for years if attempt were made to settle it by applying certain assessments as outlined in the State co-operative insurance plan.

Co-operative insurance, State insurance and Federal insurance are merely in the shell. There has been no definite form developed. In the people's forums the three schemes have been discussed and no conclusion arrived at upon which to base judgment. It appears, however, that the so-called State plan does not aim to force upon the taxpayer the full settlement of great losses except to the extent of money accumulated in reserve for payment of losses by fire.

As near as any one seems to understand it, the advocates of State insurance propose to levy by voluntary assessment a tax upon personal property, which tax shall form a State fund from which insurance losses may be paid. It is assumed that in ten years the reserve fund will be sufficiently large to offset extensive losses—having in the meantime kept up payments on small losses by fire throughout the State on property insured by the "general State fund."

There does not seem to be anything practical in this plan. The obstacles in the way of its consummation are so many and so great that not even the keenest financier would undertake to overcome them. If the insurance of personal property in the general State fund were not compulsory only a fraction of the people of the State would apply for policies.

Don't forget to send your youngsters to Golden Gate Park this afternoon, that they may take part in the Fourth of July celebration. This is the urgent request of the Fourth of July committee, and it ought to be complied with.

Ten employees of the Mint have been discharged because the coinage of the fiscal year was in excess of the usual and the surplus in cash is too great. Here is a warning not to make money too fast.

The Pacific Mail liner City of Panama brought \$100,000 in gold bricks from Mexico on her last trip. But what San Francisco is most interested in just now are bricks of clay.

Rockefeller has announced his intention of making another gift of money to his favored university, and the world is anxiously looking for a raise in the price of oil in consequence.

THE NEW RULE IN DANCING.



The Dancing Masters' Association Has Prohibited Hugging in the Waltz.

BUSINESS IS KING.

Fifty years ago in Harvard or Yale or any of our large colleges it took courage for a student to say that he was going into business after he got his sheepskin, writes O. S. Marden in Success Magazine. "Of what use is a diploma? fellow students would say to him, 'if you are going into business? Why, a farmer might as well go to college as a business man.'"

A tremendous change and evolution have taken place in this country, especially during the last quarter of a century. Today business is king. Nothing else is more evident. It is the first impression that strikes the foreign visitor as he makes a tour of America. In fact, he hears very little of anything else. It is all business, the development of vast schemes, which make the foreigner stand aghast.

It has taught men that selfishness is really a virtue, and that the man who is most successful who is most considerate of the man at the other end of the bargain; that it pays to be unselfish, and that the shortest-sighted policy is selfishness.

A MAYOR ELECTED BY THE PEOPLE. About fourteen years ago Brand Whitlock, then a young reporter doing politics for a Chicago newspaper, tried to persuade an Ohio politician to run independent for Governor.

THE GENIUS ROLE. "John's home from college?" "Oh, yes." "What's he goin' to do now?" "Well, 'twixt you an' me, I think he's just about decided to loaf around and be one of those geniuses that nobody can understand."—Atlanta Constitution.

FREEDOM'S BANNER.

THERE'S a banner in its glory, limned against the summer sky, Wreathed around with deathless story, crowned with deeds that never die; How its folds unfurl with splendor in the bright beams of the sun, Worshipped by its first defender, Freedom's only Washington!

ANSWERS TO VARIOUS QUERIES. JACK DEMPSEY—G. H. P., City. Jack Dempsey, the pugilist, was not born in Oregon. He was born in Ireland December 15, 1862.

WALKING—A. S. P., City. The record for walking one mile is held by W. Perkins at Lillie Bridge, June 1, 1874; time, 6 minutes 23 seconds. MAGPIE—A. O. S., City. There is a superstition to the effect that if a magpie chatters in the home of its owner a stranger will visit the house.

JEAN BART—Reader, City. "La Vie de Jean Bart," by Richer, a French author, is said to be the best work of the life of Bart. You can procure this through any first-class bookseller.

THE BOSTON FIRE—G. R. M., City. The big fire in Boston occurred November 9, 1872, and burned over sixty-five acres in the heart of the business portion of the city. Four hundred and forty-six buildings were destroyed, and the total loss amounted to \$76,000,000.

THE IRON CROWN—Subscriber, City. "The iron crown of Lombardy" is said to have been made of one of the nails used in the crucifixion, beaten out into a thin rim of iron, magnificently set in gold and adorned with jewels. Charlemagne and Napoleon were both crowned with it.

ROAD TAX—G. A. H., Marin County. The law of this State has the following in regard to the payment of road tax. The Board of Supervisors may annually, at any regular meeting held between the first day of January and the first day of March, levy upon every male person over 21 years of age and under 55 found in each road district during the time for the collection of road poll tax, except persons honorably discharged from the army and navy of the United States between the first day of April, 1862, and the first day of May, 1865, an annual tax not to exceed \$3. In default of payment the tax may be worked out.

DAUGHTERS OF THE KING—Reader, City. The order of the Daughters of the King was organized on Easter evening, 1855. It is desired by its promoters that a careful distinction be made between the Daughters of the King and the King's Daughters. This is the older society and differs from the King's Daughters in many important particulars.

THE SMART SET.

The golf tournament will be held at Del Monte from August 20 to 25. The contest for the Del Monte cup will attract great interest. Last evening a dance was given in the ballroom of the hotel, and many San Francisco guests were present, having gone down to spend the Fourth.

Mr. and Mrs. Ernest Peixotto left their home in New York recently for a two years' tour of the Old World. They will spend some time at their chateau at Fontainebleau.

Dr. H. J. Stewart, who is doing so much musically for Oakland, has been appointed organist at Sherwin Israel in this city. This pleasant news relieves the minds of Dr. Stewart's friends, who thought he might go to Chicago to reside.

Leslie Hunter leaves for New York within a few weeks. Mr. and Mrs. Ralph Hersey of San Jose are staying at Tahoe Tavern.

W. Spencer Wright, otherwise known as "Little Billy" in the artist set, goes to New York on the 15th to do some art work for the Fair. Mr. Wright is the son of Benjamin C. Wright of Berkeley, a man of wide repute, being one of the pioneer and able financiers of the State.

Mrs. Albert Gerberding and her daughter, Miss Beatrice Gerberding, who have been visiting Mrs. Charles Sedgwick Aiken at her country place, La Jota, near Howell Mountain, have returned to town.

Mr. Aiken is suffering from quite a severe injury to his arm, received a short time ago by being thrown out of a vehicle. He, with his sister, Miss Florence Aiken, and Miss Gerberding were driving at the time of the accident. None of the others was hurt. Both Mr. and Mrs. Aiken are at their home on First avenue.

A. W. North, the short story writer, will leave in four days for Baja, in the lower part of the State. From that point he will proceed across the Colorado desert, continuing his investigations of the unknown territory.

Mr. and Mrs. J. Parker Whitney are at Del Monte, where they expect to reside permanently. Mr. Whitney, who is a devotee of Isaac Walton, is finding great delight in the salmon fishing which abounds at the resort this season.

John McNaught and Charles Field are planning a trip to Yosemite. Mr. and Mrs. John Charles Adams of Oakland and their interesting little family were guests at the Palmer House in Chicago June 24, going from there to Niagara Falls and Canada.

Mr. and Mrs. Geoffrey Waterman have returned from their honeymoon and are residing in Berkeley at the corner of Russell and Regent streets. Their marriage on May 30 was an event of considerable importance, although marked by extreme simplicity. Mrs. Waterman, who was Miss E. M. Beam, is a niece of Mrs. Victor Metcalf and is an unusually attractive girl.

Mrs. C. C. Clay of Fruitvale is home after a long and pleasant visit with her daughter, Mrs. Harold Lake Crawford of New York. Miss Madeline Clay, who has been attending school in New York, returned with her mother. The Philip Clays of Oakland have gone to Portland for the summer.

Theodore Wores, the well-known artist, left Oakland, where he has been residing since the fire, for Santa Barbara on Monday. Mrs. Charles O'Connor and family of Oakland, have gone to Eldridge, Sonoma County, where they have taken a cottage for the summer.

Miss May Selby and Charles Leo Sullivan will be married this month at St. Francis de Sales Church in Oakland. Miss Selby is a sister of Louis and David Selby, well-known young business men of Oakland.

Mrs. Zeno Mauvais, Miss Luette Mauvais and Mrs. Frank Watson of Oakland are at Glen Elgin. Miss Eva Smilee and Miss Martha McClure of Oakland leave for Tahoe Friday next.

Miss Ethel Perry and her mother, Mrs. Perry of Berkeley, are going to Tahoe in a few days. Miss Edna Whitney and Mrs. Charlotte Morris of Oakland are visiting friends in Clisca.

ONE THING NEEDED. The freely all indignant cried, "It seems a shame to me My light should nightly be supplied To other insects' fire."

"'Tis faint, but be it understood, There's nothing else to choose. Besides I've heard it's most as good As some that mortals use."

"What a monopoly I'd be! What dividends I'd bring! Had nature only given me A meter 'neath each wing!" —Washington Star.

HOW HE KEPT HIS PROMISE. The story goes that a certain non-conformist divine noted for his smoking powers was sent for by the board of examiners just before his ordination.

"Mr. F.," said one of the board, "your papers are excellent, but there is one thing we object to."

"Mr. F. asked what it was. 'You are addicted to the evil habit of smoking.'"

"Mr. F. explained that he saw no evil in it, but taking a large pipe from his pocket, said: 'In deference to your choice, gentlemen, I promise you this: As soon as I have smoked the plug and decayed vegetable, I will cease smoking forever.'"

They were satisfied, and he was ordained the next day. Now as he refills his pipe he chuckles and tells you: 'I've kept my word. I've got that very plug yet!'"—London Tid-Bits.

SOUND BUSINESS SENSE. Smart Wife—Don't worry, George; I wrote an article for the paper today showing how to get up a family dinner for 12 and I took it around and the editor gave me \$1.

Husband—That's a rare piece of good luck. What are you going to do with the dollar. "I'm going to try the recipe myself and see if it will work."—New York Weekly.

BEHIND HIS BACK. "Ranter says he has never had stage fright." "It is evident, then, that he isn't afraid of spilled eggs and decayed vegetables."—Chicago Record-Herald.

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TOO BAD. "Is it really true that Mr. Roxley's dead?" asked the young doctor's wife. "Yes," he said. "Oh, isn't it awful?" "It is so. I thought he'd be good for at least a dozen more visits."—The Catholic Standard and Times.

LOGICAL. "I vote as I pray," said a bum, one day. "Be the weather dark or sunny; I vote as I pray—'tis the only way. For I always pray for money." —Cleveland Leader.