Insurance Companies Swear to Status

Thirty-Five File Financial Statements With New York Department

From These Policy-Holders May Judge Truth of Allegations.

SOME 'BROKEN' CONCERNS APPEAR SOLVENT

Thirty-five fire insurance companies doing business in San Francisco have made sworn statements in the insurance departments of New York concerning their losses in the San Francisco fire, gross and net, and the amounts they will receive from salvage and reinsurance.

According to these statements the gross losses of thirty-five companies alone were $75,000,000. The net losses are but $45,000,000, which shows a reduction to the benefit of the companies on their ledgers to the amount of $30,000,000 from the gross aggregate.

The reinsurance money to be received by thirty-five companies is stated, under oath, to be $12,000,000 in round figures, leaving the large sum of $18,000,000 to be accounted for under the bookkeeping item of "salvage." Under the term "salvage" are described the goods that were rescued from the fire and also, possibly, the sums that wily adjusters, in the case of some companies, estimate they may be able to save from the policy-holders in the final settlements.

More than 100 fire insurance companies were losers in San Francisco. They will all make sworn returns. The figures published with this article give the first information to the public showing the condition since the fire of the insurers. The date of making oath to the returns submitted herewith was June 30.

The tabulation, giving the net losses and the latest figures about the surplus to policy-holders, affords losers a chance to come close to the facts regarding the ability of any company or companies with which they have dealings to pay.

The figures of surplus to policy-holders in the cases of the Sun Company of London, the Svea and the Union Assurance of London state the resources in the United States only. With such exception the returns are full statistics so far as they are obtainable. All, or nearly all, the foreign insurance companies will pay losses with funds remitted from across the Atlantic.

The list also shows that some companies claimed by adjusters to be broke are in a solvent condition.

Company—	Net Loss.	Surplus to Policy-Holders.
Aetna	$2,700 000	$10,446,851
Agricultural of Watertown, N. Y.	765,449	1,212,923
Alliance Assurance of London	1,758,686	13,067,115
American Central of St. Louis	1,368,528	2,189,277
Caledonian American	44,658	289,026
Caledonian of Edinburgh	1,476,406	.....
Camden Fire	365,500	830,774
Citizens of St. Louis	148 660	353,066
Colonial	100,000	2,671,228
Continental of New York	1,787,247	7,756,662
Empire City	49,425	.....
Germania of New York	1,802,712	3,639,226
Glens Falls	994,124	2,603,183
Home of New York	2,141 236	10,376,321
Indianapolis	25,000	.....
Insurance Company of Pennsylvania	8,250	.....
Law Union and Crown	1,368,528	557,683
Liverpool and London and Globe	3,998,000	12,157,070
National of Hartford	2,161,794	2,671,228
New Hampshire	560,975	1,199,685
Niagara of New York	1,853,000	2 006,982
Northern of New York	2,500	1,751,192
North British and Mercantile	3,000,000	14,682,541
North British and Mercantile of New York	12,500	.....
Northwestern National	592,681	.....
Phoenix of Hartford	1,762,068	3,742,346
Royal of Liverpool	4,338,627	11,977,402
Royal Exchange of London	2,639,564	.....
Skandia of Stockholm	644,509	.....
Sun of London	1,651,666	1,084,584
Svea of Gothenburg	741,248	346,161
Union Assurance of London	2,345,420	864,413
Westchester	779,687	1,668,682

INSANE MAN IS RIDDLED WITH BULLETS IN TRUCKEE

Lunatic Is Attacked by Mob of Fifty While Fleeing From Imaginary Enemies.

SPECIAL DISPATCH TO THE CALL.

RENO, July 12.—The town of Truckee is stirred from end to end over an attack made upon Howard T. Buckworth, an insane man, by a crowd of fifty persons last night in which Buckworth was shot in half a dozen places. He is now in the County Hospital at Nevada City. It is highly probable that Buckworth's friends in Tennessee will bring proceedings for heavy damages against Nevada County. Buckworth's condition is serious. Buckworth offered no violence to any one and was trying to escape from imagined assailants when attacked.

The Time-Saver

Saves money to business men. The Overland Limited is the time-saving transcontinental train. Leaves San Francisco daily, 11 a. m., over the Southern Pacific. Sixty-eight hours to Chicago.

WESTERN FUEL CO.
340 Steuart St.
SAN FRANCISCO
1st and Market Sts., Oakland

Miners, Importers and Shippers of
New Wellington, Beaver Hill, COAL, Dunsmuir's, Wellington, Comox
English Foundry and COKE English Gas

Building Materials Department

We are General Sales Agent for
STANDARD PORTLAND CEMENT CO.
CARNEGIE BRICK and POTTERY CO.
CENTRAL BRICK CO.
HOLMES LIME CO.
MARBLEITE PLASTER CO.
All Plants in Full Operation.

HANSEN & ELRICK
(Formerly Examiner Bldg.)
Men's Furnishers and Hatters
Are Now Doing Business at
1105-07 FILLMORE STREET.

Office Space to Rent
CENTRAL LOCATION
1370 Sutter St.
NEAR VAN NESS AVE.
HAWKS & PENNELL

W. T. HESS, Notary Public
2053 SUTTER STREET.
At Residence, 1460 Page Street, Between 6 and 8 P. M.

TAKING OF TESTIMONY IN SCHILLER CASE ENDS

George McRae, Co-respondent, Last Witness to Take the Stand.

Taking of testimony in the Schiller divorce case was finished yesterday morning. George N. McRae, who was named by O. F. Schiller as co-respondent in the case against the latter's wife, was the chief witness in yesterday's proceedings.

McRae attributed all the trouble that has been stirred up over the matter to jealousy on the part of the husband, and took pains to explain how innocent he had been through it all of any wrongdoing. When he was asked how he came to have Mrs. Schiller's purse when he was arrested upon complaint of the husband for striking the latter on the head with a revolver, he said that he had taken possession of it as the lady had no pocket in which to carry it.

The witness was asked to explain why he lived at the Schiller home, and he declared it was the result of circumstances that he was there and not for the purpose of being near the defendant. He denied that he had struck Schiller.

In answering the questions put to him while on the stand McRae seldom came directly to the point, but employed long, rambling sentences and an abundance of conjunctions.

When the name of a woman who had been seen on the steps of the Schiller home was mentioned, Mrs. Sciller suddenly exclaimed for the benefit of the court, "That was one of the woman detectives they hired, Judge." It was asserted by McRae that the woman to whom reference was made was the wife of the proprietor of a detective agency.

STRUCTURAL ASSOCIATION HEARS READING OF PAPERS

Professor Van Ornum of St. Louis Favors Reducing Insurance on Class A Buildings.

The Structural Association of San Francisco met last night at the ferry building, Professor C. B. Wing, Stanford University, in the chair. Professor Soule of the University of California, chairman of the committee on foundations, read a paper taking the Claus Spreckels building as an illustration of stable foundation construction well calculated to resist earthquake shocks. He exhibited diagrams showing details of the foundation construction of the building and suggested similar types of foundations for other conditions of sub-soil.

Carl Uhlig, chief engineer for the State Harbor Commission, read a paper minutely describing the construction of the foundations of the ferry building and suggested that buildings located under similar conditions, that is on made ground, should be founded on piles with reinforced concrete slabs.

An interesting paper was presented by L. M. Scofield and M. de Palo on "Notes on Foundations."

Professor Van Ornum of Washington University, St. Louis, urged the association to confer with architects, builders, owners and especially insurance companies and associations regarding fire insurance rates. He emphasized that if much lower rates could be obtained for first class construction as compared to rates of insurance for inferior buildings, a very important step would be gained.

Woman Has Suicide Mania.

Mrs. Hannah Peterson attempted to throw herself in front of several street cars at the foot of Market street last night. She was removed to the Central Emergency by the police after her suicidal efforts became annoying to the street car men. The surgeons found the woman to be suffering from alcoholic dementia. Last September she swallowed a dose of rough on rats.

Ready to Deed State Farm.

SACRAMENTO, July 12.—The University Farm Commission will hold a meeting in this city next Saturday, at which the deeds to the State farm near Davisville, Yolo County, will be accepted.

WILL COMPROMISE WITH INSURED.

Rhine and Moselle Representatives Follow the Desire of Emperor

ASSURED WILL SUE

The Rhine and Moselle Fire Insurance Company informed its policy-holders yesterday, through its two German representatives, that it is willing to give between $500,000 and $1,000,000 in settlement of its $4,000,000 loss, provided the policy-holders will accept this as a settlement and promise not to sue. In addition, Herr Otto Ammann and Herr Robert Mathis, the representatives who came from Strassburg to size up the San Francisco situation, stated that if the policy-holders chose to go to court and fight the earthquake clause on its merits the Rhine and Moselle would stay with the struggle to the end.

The proposition was put to the policy-holders yesterday morning, just as Herr Robert Mathis had stated it to The Call the night before. The Rhine and Moselle denied absolutely that it was liable for any of its San Francisco losses. Herr Ammann and Herr Mathis however, stated that in appreciation of the great loss San Francisco had sustained the Germany company was willing to make a donation.

CALL IT A DONATION.

This donation is no less than a compromise, but the German officials will not call it a settlement, for fear it may be construed as a confession of liability. It is the compromise brought about through the personal influence of Emperor William of Germany.

"How much will that contribution be?" asked Attorney C. C. Boynton, who was there as secretary of the policyholders.

"We do not know that yet," replied Herr Ammann.

"But we insist that you tell us," said Boynton. "Will it be $1,000,000?"

"I hardly think that much," answered Ammann.

"Will it be $500,000?" persisted Boynton.

"That is nearer the amount our company will give. The amount will be between $500,000 and $1,000,000, I believe. It may be more, of course. In fact, until our report reaches the stockholders in Germany we cannot tell what percentage the company will pay," said Ammann.

The committee of the policy-holders left without taking any action. The members contented themselves with asking many questions. It is probable that they will fight, however. They will report to the body of policy-holders this afternoon at a meeting at 911 Laguna street.

VACILLATING AGENTS.

Herr Ammann and Herr Mathis listened while a stenographer read off their statements; the first being a denial of the liability, the second offering a contribution and the third proposing to carry the fight to the German courts, if necessary. Neither Ammann nor Mathis would admit that the influence of Emperor William was behind their proffered contribution, but several other Pacific Coast agents of German companies have stated positively that such is the csae.

The committee of policy-holders of the Transatlantic Company will meet this afternoon. On Wednesday they asked for a statement from the Transatlantic and gave that company until 3 o'clock this afternoon to announce its intention regarding paying up its San Francisco losses.

HAS $1,500,000 AT STAKE.

Williamsburgh City Gets Suit Transferred to Federal Court.

The Williamsburgh City Fire Insurance Company made its first move to protect itself against the attack of the organized policy-holders yesterday by securing the removal of the suit brought against it by Winfield and E. D. Keyes from the California State courts to the United States Court. Judge John A. Hosmer granted the petition to remove the case from the State courts on the ground that all parties to the case are not citizens of California, the Williamsburgh City being a New York corporation.

This move on the part of the insurance company was not directed so much against the Keyeses as it was against the organized policy-holders, who will file suit tomorrow for $1,500,000.

It was the intention of the policyholders to file this enormous suit in the State courts. The Williamsburgh City believes that it has far the best chance of success before United States Judges and it made this move in the Keyes case to feel the disposition of the State courts. It will undoubtedly ask that the suit for $1,500,000 be transferred as soon as it is filed. The Williamsburgh City furnished a bond of $500 in evidence of its good faith.

The Williamsburgh City is determined to carry the fight on the earthquake clause in its policies to the highest court in the United States. To make this action possible, it has filed a demurrer to all the complaints against it, stating that the facts in these do not constitute a cause of action.

It has been the popular opinion that a request for the transfer of its cases from the State to the Federal courts would mean that the defendant corporation must leave the State at once. This is not the case. The Williamsburgh says that it intends to maintain its office in this city until its case is settled. It can go or stay as it pleases, according to the law.

TO ACT INDEPENDENTLY.

Companies to Settle Santa Rosa Losses Individually.

OAKLAND, July 12.—There will be no more general meetings of the companies involved in the Santa Rosa fire liabilities for the purpose of discussing and devising a uniform plan of adjustment and settlement of the losses in that community. The majority of the companies interested have practically decided to adjust and settle their matured risks as they did before the earthquake. Individual losses will be disposed by the company directly concerned and where two or more companies are interested in the same loss these companies will agree on a basis of settlement.

Some of the reliable companies have already adjusted and paid individual losses in Santa Rosa. The assured have been forced to wait until now for the companies to give their claims due attention because of the San Francisco situation.

Major C. F. Hard of the Continental Fire Insurance Company reports that his corporation has paid out $1,225,000 to its San Francisco policy-holders who sustained losses in the conflagration. The Continental withdrew from the Fire Underwriters' Adjusting Bureau, but is represented by the committee of five appointed by the thirty-five "dollar-for-dollar" companies to review and complete, if necessary, the reports submitted to them by the subcommittees of the bureau. Reports from this committee of five are expected by Saturday.

Vice President G. W. McArthur of the Queen City Fire Insurance Company of Sioux Falls, S. D., who has been working here for more than two months with the adjusters of his company, has returned to the home office of the company to consult with the officials of the company there. McArthur will again return here.

Chamber of Commerce at Work Hunting Out "Welchers."

FIRE INSURANCE INQUIRY,

CHAMBER OF COMMERCE OF SAN FRANCISCO.

Fill this out (use an extra sheet of paper if necessary) and mail to the Chamber of Commerce of San Francisco.

If settlements have not been made, give what information you have now. Information will be treated as strictly confidential. Name must accompany this, but will not be used in tabulation.

Name .....

Address .....

Location and nature of property destroyed.....

Answer the following questions in regard to each company in which you were insured:

1. Was your claim cut down in adjustment? If so, on what grounds?

2. Was your claim as adjusted paid in full? If not, on what grounds?

(Give exact figures; be brief and to the point.)

CUT THIS OUT NOW.

Sends Letters Asking About Settlements Offered to Insured.

The Chamber of Commerce has distributed 5500 blank forms of inquiry to merchants in this city, soliciting information from them regarding the dealings they have had with fire insurance companies in the settlement of losses. Twenty-five hundred blank forms have been placed with fraternal organizations for distribution. Correspondence with various fraternal organizations is in progress. Five thousand copies of a letter of inquiry have been forwarded to attorneys. Twenty thousand letters in all will be forwarded to get information from all available sources on the insurance subject.

Professor Whitney of the insurance department of the University of California, the trustees of the Chamber of Commerce, Secretary Burks of the chamber and Insurance Commissioner Wolf are co-operating to secure all reliable facts and data bearing upon the subject matter of insurance settlements.

Secretary Burks of the Chamber of Commerce sets forth in a letter that it is desirable that there should be a fair, unpartisan and accurate account of the manner in which each fire insurance company meets its obligations in the present crisis, for immediate moral effect and for future reference. Inquiries are received every day from all parts of the United States, in which exact information is sought as to the companies that are meeting their obligations in full and also concerning those that are discounting.

"Without such an investigation," writes Secretary Burks, "it will be impossible to answer these questions. So far as is known this inquiry will be the only attempt at obtaining full information that will be made."

WARNS TRADERS' ASSURED.

Partridge Tells Them to Demand Particulars of Receiver.

As stated in The Call yesterday morning, Byron L. Smith, receiver for the defunct Traders' Insurance Company of Chicago, has sent a circular letter to all the Traders' policy-holders, in which he claims that the proofs of loss are defective. For this reason he rejects them all.

Secretary John S. Partridge of the organized assured, has sent the following letter to warn all the policy-holders in this company:

You will note that the receiver states in a printed circular sent you that he is directed by the court to interpose all possible defenses to claims under policies. We have wired our attorneys in Chicago to investigate the truth of this statement, and I believe that if it is true we will make an effort to have the matter taken out of the jurisdiction of the said court in Chicago and placed within the jurisdiction of the United States courts where the policy-holders can get a square deal.

All policy-holders who receive these circulars should reply demanding specifically the particulars in which it is claimed the proof of loss is insufficient, and offering to supply complete proofs. It is important that this reply should be made immediately after the receipt of the circular.

BUTTE FALLS INTO LINE.

Will Refuse to Do Business With "Six-Bit" Insurance Companies.

OROVILLE, July 12.—The "six-bit" insurance companies are likely to fare badly in Butte County when the Board of Supervisors has concluded an investigation into the companies in which the public buildings of the county are insured. The matter of "six-bit" insurance came up before the members of the board yesterday, and while no formal action was taken it was the unanimous opinion of the board that Butte County did not desire to do business with any concern or company which does not pay dollar for dollar.

"Dollar" Insurance for Hardware.

At the annual meeting of the San Francisco Retail Hardware Dealers' Association, held last Monday, it was resolved that members of the association would in the future place no insurance with companies settling recent fire losses on less than the "dollar" basis.

Divorces Are Granted.

The following divorces were granted yesterday: Rosa M. Wills from Marcel Wills, for desertion; Belle E. Nash from Jason Nash, for failure to provide; R. A. Coleman from Clara Coleman, desertion. The following suits for divorce were filed: Elsie B. Dennen vs. Richard L. Dennen, for neglect; Minnie Madden vs. Thomas Madden, neglect; Lydia E. King vs. James W. King, neglect. Rose Hansen filed a suit for maintenance against Albert Hansen. She wants $30 a month.

Civil Service Promotions.

Acting Customs Collector William B. Hamilton was notified yesterday of a new rule of the system which prescribes that applicants for promotion must undergo a competitive examination, the successful competitor to be selected from the highest three in the examination.

CHINESE WATCHMAN TRANSFERRED.—Chinese Bureau Watchman Charles W. Reaney has been transferred from this port to Puget Sound.

WOMAN CAUSES ARREST OF REAL ESTATE AGENT

Police Believe They Have Discovered a Gang of Half-Interest Swindlers.

With the arrest of Lawrence J. O'Rourke yesterday for obtaining money by false pretenses the police believe they have broken up one of the most formidable gangs of half-interest swindlers that has operated in this city for years.

O'Rourke's arrest was made upon the complaint of Mrs. Meta Jensen of 1919 Lyon street. Mrs. Jensen informed the police that O'Rourke called upon her and represented that he owned a lodging-house at 1016 Ellis street. She paid him $475 for the place, agreeing to pay the balance of $325 on August 1.

Later Mrs. Jensen claims that she called on Mrs. M. J. Lane and learned that Mrs. Lane was the original owner of the property. She declares the Fillmore Realty Company, with which O'Rourke was connected, had purchased the place from Mrs. Lane about two weeks ago, paying her $200 down and promising to pay the balance, $500, on August 1. It is claimed that the company has not yet paid Mrs. Lane the balance.

Acting Captain of Detectives Ed Wren concluded that a band of half-interest swindlers were at work and wasted no time in landing O'Rourke in jail. The detectives are now looking for men named McCarthy, Smith and two others whose names are unknown. They are all connected with the Fillmore Realty Company.

WILL TEST CHIMNEY INSPECTION ORDINANCE

John Cameron of the Humboldt Bank Arrested for Refusal to Pay City's Men.

John Cameron of the Humboldt Savings Bank proposes to test the ordinance providing for the inspection of chimneys by the Board of Public Works. Cameron is the owner of a residence on Franklin street, between Geary and O'Farrell. He was satisfied that his chimneys were properly repaired and refused to notice the demands for fees by inspectors from the Board of Works.

Edward R. Chapman, an inspector employed by the fire underwriters, appeared yesterday before Police Judge Shortall and swore out a warrant for Cameron's arrest. Cameron was arrested and furnished bail, declaring that he was prepared to test the legality of the ordinance.

MARE ISLAND CONSTRUCTOR PLEASES NAVY DEPARTMENT

Officer Who Has Saved Government Large Sums Complimented by Washington Authorities.

VALLEJO, July 12.—Naval Constructor Holden A. Evans, head of the construction department of the Mare Island navy yard, has just been highly commended by the Navy Department for his work on the yard, which has saved the Government thousands of dollars. With the aid of a new oil burning gas generator, which is far ahead of anything in use elsewhere on this coast at the present time, and by the manufacture of minor fittings for the yard, thousands of dollars will be kept in the Government strong box. The generator is to be protected by patents so that none outside of the Government shops can use it. Owing to the success in manufacturing, economically, bolts, nuts and pipe fittings, a large force of men is now constantly employed upon this work alone. These articles were formerly purchased in the open market.

Permission to do this kind of work, after a sharp debate in the last session of Congress, was granted this yard.

BUSINESS DIRECTORY OF ...SAN FRANCISCO FIRMS...

AITKEN & AITKEN—Attorneys-at-law, 876 Eddy st., bet. Franklin and Van Ness ave., S. F. Special attention to presentation and enforcement of insurance claims and to corporation, probate and real estate matters.

ALEXANDER, Salvage Co., 501 Mkt.—Wreckng., rebldg.; prompt estimates.

ALLIS CHALMERS CO., temporary Oakland office, 906 Broadway; phone 855. S. F. office, 602 Mission st. Gate's Crushers, Electrical Machinery.

AMERICAN TYPE FOUNDERS CO., offices and stores 405 Eighth st., Oakland, and 412 Jackson st., San Francisco, Cal.; warehouses, San Francisco and Oakland.

C. J. AUGER, Watchmaker and Jeweler. 1760 Market st., cor. of Van Ness ave.

AWNING AND TENT CO. Ross McMahon, 35 Market st.

AUTOMATIC SEWING MACHINES, W. & G. Co. 724B Turk st., nr. Van Ness.

BALDWIN, D. H., & CO., Piano Mfg. Dealers, 2512 Sacramento, nr. Fillmore.

BARBER ASPHALT PAVING COMPANY, THE—879 Turk st., S. F.

BASS-HUE.ER PAINT CO.—Paints, oils; Hueter's varnishes. 2322 Howard.

BONESTELL, RICHARDSON & CO., Paper—473-485 Sixth st., nr. Bryant, S. F.; 1059 Castro st., Oakland.

BORNEMANN CO., GEO. C.—Fox & Blickersderfer Typewriters, formerly 312 Market st., at 1407 O'Farrell; 1009 Washington st., Oakland.

BROWN, EDWARD, & SONS, General Agents, 418 11th st., Oakland; Svea Ins. Co. of Sweden, Agricultural of N. Y., Delaware of Phila., Globe & Rutgers of N. Y., Spring Garden of Phila.

BROWNLEE HARDWARE AND STOVE CO.—Golden Gate ave., nr. Polk st.

BUJANNOFF, R., Mnfg. jeweler and diamond setter. 1711 Broderick st.

BULLOCK, JONES & CO., merchant tailors. 801 Van Ness ave., cor. Eddy.

CALIFORNIA ART GLASS WORKS, 938 Howard st., bet. 5th and 6th.

CALIFORNIA OPTICAL CO., 2109 Fillmore st., near California. Factory on premises—now in full operation.

CALIFORNIA SAW WORKS, Brannan st., between Sixth and Seventh.

CAMPBELL & BERNSTEIN, Tailors, 1611 Fillmore st., bet. Geary & Post.

CARY SAFE CO., Richardson Bros., general agents, 131 Fifth st.

CLARK-GANDION TRUSS CO., 1220 Golden Gate ave., formerly Phelan bldg. Trusses, electric belts.

C. G. CLINCH & CO., formerly 9 Front st. Temporary office 2310 Buchanan.

COMMERCIAL SUPPLY CO., Macey filing cabinets. 58 Stockton st.

COMPRESSED AIR MACHINERY CO. are now located on Jessie and Ecker sts., bet. Market and Mission and First and Second sts.

CONKLIN BROS., Carpet cleaning. 1319 Scott st. Tel. West 5601.

H. N. COOK BELTING CO., 317-319 Howard st. Tel. Temporary 452.

COXHEAD & COXHEAD, Architects, 2323 California st., S. F.

CUNNINGHAM, CURTISS & WELCH, Irwin st., bet. 6th and 7th. Uptown office 2380 Pine st.

CURTAZ, BENJ., & SON—Open for business, 2262 Franklin st.

The CURTIN Detective Service Co., Inc., Miles J. Bolger mgr. Rms. 220,221,222 Montgomery blk, 628 Montgomery, for. Cal. Safe Dep. Night phone Pacific 122.

DEGEN BELTING CO., L. P., Third and Franklin sts., Oakland.

DENSMORE STANDARD TYPEWRITERS (ball-bearing), A. W. Smith, manager, 2112 Steiner st.

EILERS MUSIC CO.—Pianos, Organs, Electric Pianos, Autopianos. 520 Haight st., cor. Fillmore. General offices temporarily at 1075 Clay st., Oakland, Cal.

FULTON IRON WORKS in Full Operation. Phone West 1160. City office, 511 Market st.

GANTNER & MATTERN CO., Laguna and Grove sts.—Knit goods; mills running. Orders promptly filled.

GARIN, PAUL V.—Jeweler; new store 1552 Fillmore st.

GATES, J. R. & CO., Inc., Wholesale Druggists, SW. cor. Cal. & Devisadero.

GEARY, J. L., JR., Attorney at Law, 1407 O'Farrell, cor. Laguna.

GILMAN, C. H., Insurance Broker—Places insurance in burned district with American Central and St. Paul and other good companies. Residence, Fourth ave. and Lake st., S. F. Office, 715 Van Ness ave.

GLADDING, McBEAN & CO.—Terra cotta, fireproofing, brick, terra cotta and vitrified pipe, etc. Eddy & Hyde.

GOLDEN GATE LOAN OFFICE, formerly 10 Sixth st.; temporary 950 Pierce, bet. Golden Gate and McAlsr

GOLDSMITH BROS., 2309 California st. Photo supplies; developing, printing.

GOLDSTEIN & CO., Theatrical Cos., Wigmakers—Tem. office, 2024 Bush st.

GOODYEAR RUBBER CO., 218-220 Spear, bet. Howard and Folsom.

GUMP, S. & G., CO. are at 1224 Geary until further notice.

HAMMERSMITH & FIELD, gold & silver smiths, 801 Van Ness ave., cor. Eddy

HEINE PIANO CO., 500 pianos left in houses; yours for bal. 1341 G. G. ave.

HILMER, FRED L. CO.—Dairy products. 26-28 Clay st., nr. East.

HIND, W. G., Architect, formerly Starr King bldg.; at 1168 McAllister st.

HOWE SCALE CO., temporary office, Market and Haight sts.

HUGHES, E. C., CO., printers and bookbinders, 725 to 729 Folsom, nr. Third.

HULSE-BRADFORD CO., carpets, rugs, mattings. 767-777 Harrison nr. 4th.

JOHN G. ILS & CO.—French ranges; complete kitchen and bakery outfits. 624 Washington st., nr. Kearny.

JEFFERY, THOS. B., & CO., 31 Sanchez st., S. F. Rambler Automobiles.

JOY'S DRUG STORE, Surgical Inst's., Batteries and Trusses—2105 Pine st.

JUNGBLUT, AUGUST, CO.—Billiard and Pool tables. 837 Fillmore st.

KELLY'S STABLES, Pine & Franklin. Carriages and Coupes. Tel. West 1991.

KENT, THOS. E., Shirt Maker, now at 832 Oak st., Oakland; phone Oakland 6893; new line of shirtings arrived

KEYSTONE TYPE FOUNDRY, 304 Telegraph ave., Oakland. Phone Oakland 7476. San Francisco office, 1447 Ellis st., between Webster and Buchanan.

KING KEYSTONE OIL CO.—Now located permanently 22 Clay st. Formerly 206 California st. and Jackson-st. bulkhead. All grades of lubricating oils for marine and stationary work. Asphaltum, lubricating greases, axle grease.

KNOWLES, EDW., CO., Printers, 716 Broderick st., near McAllister.

KIBBLER'S PHARMACY, SW. cor. Larkin and Turk sts.; drugs, chemicals, patent medicines.

LAZANSKY, B., Bag Co.—Mfrs. and dealers all kinds bags. 103-105 Clay.

LEIBOLD HARNESS & CARRIAGE CO., bus. buggies, spring wagons, harness, robes, whips. 1214 Golden Gate ave.

LUNDY'S Jewelry Store, now at 947 Stanyan, will be at 788 Market Aug. 1.

MACDONALD'S Good Coffees. Fresh Crackers. New Frisco Market, G. G.av.

MADDOX & LOESSEL, Attys-at-Law, 2005 Sutter st.; phone West 1260.

MARTIN BROS.—First and Only Tailors on Market st. 1716 Market st.

McDOUGALL BROS., Architects. 721 Devisadero st. Phone West 5592.

MEESE & GOTTFRIED CO., office and works, Nineteenth and Harrison sts.

MONTAGUE, W. W., & CO., Stoves, Refrigerators, Housefurnishing Goods. Turk and Polk streets.

MEUSSDORFFER, J. C., SONS—Hatters, 909 Fillmore st.

NATIONAL Life Ins. Co. of U. S. of A., 84 Sanchez st. W. H. Hendricks, Mgr.

NEW ENGLAND MUTUAL LIFE INS. CO., business office, 918 Ellis st., S. F.

NOVELTY ELECTRIC SIGN CO., formerly 127 Eddy, 1358 Fillmore.

OLIVER STANDARD VISIBLE TYPEWRITER—Fred W. Vaughan & Co., Pacific coast dealers, 907 Fillmore st., San Francisco. Tel. Park 791.

OLSEN & LUTTERKORT, Tailors, now at 2456 Market, formerly Phelan bldg.

PACIFIC BUTCHERS' SUPPLY CO., 315-319 Bryant st., bet. 1st and 2d.

PAC. SURETY CO.—Temp. offices 952 Broadway, Oakld.; 631 Fillmore, S. F.; tel. Oakld. 8111; Park 902. Will again locate 326 Mntgy. on or about July 12.

PARAFFINE PAINT CO.—The Malthoid Roofing P. B. Goods. Main office, Union Sav. Bank bldg., Oakland; sales department. Guerrero, near 15th, S. F.

PALACE HARDWARE CO., 456-458 Golden Gate ave., near Polk st.

PALADINI, A., wholesale, retail Fish Dealer. Temporarily Greenwch wharf

PATRICK & CO.—Rubber Stamps. 1543 Pine st. Phone West 1158.

PAUL SEILER ELECTRICAL WORKS, 845 Octavia; supplies, construction.

PELTON, JOHN COTTER, architect, 1767 Geary st., Atlas bldg., July 1.

PELTON WATER WHEEL CO., temporarily at Central Bldg., 517 Market.

PHENIX INSURANCE CO. OF BROOKLYN, N. Y., A. C. Olds State Agent for Pacific Coast; Kohl building, San Francisco. Temporary office, Polytechnic building, corner 12th and Harrison sts., Oakland.

PHOTOGRAPHS made by R. J. WATERS & CO., Commercial Photographers, 1946 California st.

PORCHER, J., Hats, 715-717 Golden Gate ave., near Franklin st.

POTTER, T. B., REALTY CO., formerly Parrott bldg. New address 1017 Steiner st., cor. Golden Gate ave.

REID BROS., Architects, 2325 Gough st. Tel. West 6001.

RICHARDS, DR. C. W., Dentist, formerly Mutual Bank bldg. Due notice of office. Direct correspondence to 1998 Vallejo st.

ROEBLING'S, JOHN A., SONS CO.—Wire, wire ropes and electric wire. 1116 Broadway, Oakland. Tel. 7410.

ROUSSEAU, CHAS. J., Architect and Structural Engineer, office 820 Stanyan st., San Francisco.

ROUSSEAU & SON, Architects, 2200 Pine st., corner Webster, S. F.

SCHLOSS CROCKERY CO., crockery, glass, enameled, galvanized ware, stovepipe; plenty stock on hand. Permanent location 371 Fifth st., corner Clara.

SCHMIDT, JOHANN — Bags, Burlap, Twine, etc. 119-121 Drumm st.

SCHULTZ-HANSEN CO.—Headquarters, 303 East st., corner Jackson, S. F.

S. F. WINDOW SHADE CO.—Window shades to order. 1658 Eddy, nr. Steiner.

SHILLCOCK, H. J., Photo Supply Co., 1055 Broadway, Oakland. Telephone Oakland 3234.

SIMOND SAW CO., 368 6th, Oakland; phone Oakland 7619; Mill supplies.

JOHN SROUFE & CO., Importers wines, liquors. 659-661 Devisadero. Market or Mission cars, via Ellis, pass door.

STANDARD ELECTRICAL CONSTRUCTION CO., R. J. Davis, President. 606 Mission st.

STEIN, "Your Painter." Signs. 3052 Sacramento st.

TAKEMURA BROS., wholesale importers and manufacturers of Japanese goods. 1523 Post st.

"THE LOOSE-LEAF HOUSE." (Ask your bookkeeper.) 1552 Webster st., near Post.

THE PRUDENTIAL INVESTMENT AND SECURITY COMPANY has removed to 876 Eddy st., nr. Franklin, S. F.

Temporary Headquarters THE YOKOHAMA SPECIE BANK, Ld., 515 Montgomery st., Cor. Commercial.

THOMAS, THE F., PARISIAN DYEING AND CLEANING WORKS Now Located 1158 McAllister st.

TRUSSES, bandages, elastic hosiery. F. F. WEDEKIND, 2006 Sutter st.

TURNER, J. S., cotton duck, wall burlaps. Tel Temporary 239. 9 Mission st.

UMBSEN, G. H., & CO., Real Estate, Rent Collecting, Insurance, Leasing—Permanent office, 20 Montgomery st.

VALVOLINE OIL CO., 157 Townsend st., San Francisco. Tel. Temporary 221.

VARNEY & GREEN office and yards, 15th st., between Valencia & Mission.

WAKELEE'S PHARMACY, SW. cor. Devisadero and Cal. Phone West 2097.

WAUGH, PRINGLE AND CHRISTENSEN, Mines and Investments, Real Estate and Insurance, 974 Eddy st.

WERNER BROS., expert watchmakers and jewelers, 2106 Fillmore st.

WERTSCH, WM., carriage and wagon factory. 24 Page st., for. 100 G. G. av.

"WESTINGHOUSE" ELECTRIC & MFG. CO., main office northwest corner of Second and Howard sts., San Francisco.

THE WHITAKER & RAY CO. has a full stock of Books, Stationery, School Furniture and Supplies, Opera Chairs and Church Furniture. Wholesale and retail. Thirty-sixth and San Pablo, Oakland. Phone Oakland 8706. San Francisco salesroom ready soon.

WICHMAN, LUTGEN & CO., Inc.—Harrison and Everett, Alameda. Gilt Edge Whiskey. Phone, Alameda 1179.

O. F. WILLEY CO.—Carriages, buses, wagons, etc. 19 Fell st.

JOHN A. WOLF, 107 Market st. The first tailor to open on Market st.

WREDENS, Grocers, 2222 Fillmore, cor. Clay (fmly 431 Larkin). Phone West 187

YAWMAN-ERBE MANUFACTURING CO. 42 Oak st., San Francisco.

ZELLERBACH & SONS, Paper, 405 Jackson st., San Francisco; 814 11th st., Oakland; 64 1st st., Portland, Or.; 112 N. Los Angeles st., Los Angeles; 114 K st., Sacramento.

NEED NOT FEAR ANOTHER QUAKE FOR GENERATION

David Starr Jordan Makes Cheering Announcement at Lecture in the Garden City.

SAN JOSE, July 12.—Unstinted applause greeted President David Starr Jordan of Stanford University when tonight at the Unitarian Church he declared that an earthquake may not happen for another generation and that a soft slump in the soil caused the recent disturbance. He closed with an eloquent plea to stand by California. The lecture was under the auspices of the Daughters of the American Revolution, of which Mrs. Judge Leib, wife of one of the trustees of Stanford, is president.

WALKER, THE LUMBER KING, WOULD EXTEND HIS DOMAIN

Negotiating for Purchase of Properties of Sierra Company in Tehama and Butte Counties.

REDDING, July 12.—L. B. Walker, the millionaire lumber king, who has already acquired 200,000 acres of the best timber land and several sawmills in the county, is now dickering with the Sierra Lumber Company for its vast holdings in Tehama and Butte counties. A telephone message from Red Bluff, where the company has its office and where Walker's representatives now are, confirms the report that negotiations are being conducted with that end in view.