

The San Francisco Call.

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REGULATION OF FIRE INSURANCE.

CONCERNING the insurance situation Senator Frank Flint says: "I am of the opinion that legislation should be adopted that will make policies incontestible except for fraud. This is a big subject; it affects the whole country and some sort of action, Federal or State, will eventually be taken on it."

In his study of the fire insurance situation, as developed by the San Francisco disaster, we have no doubt that Senator Flint will arrive at the conclusion that the chief reliance of the policyholders must rest on Federal legislation and regulation of the companies. The undertaking is too large for the States to handle effectively. Something may be done by State legislation, but it must necessarily lack the completeness and finality that will result from a national measure dealing with the whole subject.

If it be urged that the requirement of security invested in the United States would drive out the foreign companies, The Call's answer is: So much the better. The majority of the foreign companies have proved themselves to be swindlers in a greater or less degree. They are not here on a mission of benevolence or philanthropy. They are here because they have been making large profits. That money might just as well be kept at home and if they should desert us their places would be filled at once by American capital.

To him who raises the objection that the American companies as a whole can show no better record for honesty than the foreigners, the answer is that we can more readily and conveniently attend to their case by Federal regulation and supervision. It is clear that the flat repudiation of their obligations by the Transatlantic and the Vienna companies would have been impossible for an American company.

WHO ARE THE LIARS?

THE semi-official incident, in which figure Abraham Ruef, counselor and friend of his Honor the Mayor; Supervisor Gallagher, Supervisor Coffey and George Renner, manager of the Draymen's Association, would be diverting were it not so distressing. We might be able to listen to the hot words and angry epithets of these men and laugh at them as an amusing explosion if they did not represent something of very serious moment to the people of San Francisco.

When Abraham Ruef finds it timely to denounce a citizen as a liar there must be underneath something very vital to the interests of Mr. Ruef or of the public, and no one now in San Francisco except Mr. Ruef seems able to console himself with the thought that these interests are identical. When Supervisor Gallagher and Supervisor Coffey find it necessary to rally to the guns of Mr. Ruef and explode "liar" and "scoundrel" in the face of the same offending citizen suspicion arises that there is something more than smoke in the affairs of them all.

Mr. Renner says that any enterprising seeker after idle dollars who wants a saloon license must hire not an attorney but the attorney when he pleads for privilege before the Police Commission. That attorney, Mr. Renner says, is Abraham Ruef, who replies with his customary observance of the conventions that Mr. Renner is a liar. Further than this the public has not been taken into the confidence of either Mr. Ruef or Mr. Renner.

Saloon licenses are valuable assets, but do applicants need attorneys to aid them in directing the favors of the Police Commission? It seems not, but it is safe to assume that the interchange of epithets between Mr. Ruef and Mr. Renner will end just where it began in the suspicion that these accusations are a trifle more than idle words and that the quarrel between Mr. Ruef and Mr. Renner will close without an investigation by the Grand Jury. When Mr. Renner and Mr. Ruef have subsided into silence the public will believe that it may be wise to employ an accredited representative when asking the Police Commission either for right or privilege.

Continuing in his interesting campaign of suggestion, Mr. Renner recommends any one desirous of a spur track privilege to engage Supervisor Gallagher to plead his cause, as an attorney, before the Board of Supervisors of which Mr. Gallagher is a distinguished member. Mr. Gallagher replies with emphasis becoming the occasion that the suggestion is an insinuation unwarranted by facts and that Mr. Renner in making it is a liar. Supervisor Coffey says also in brief rebuke that Mr. Renner is a liar.

And there, again, the quarrel ends. Spur track privileges are valuable, attorneys are resourceful, even when they honor the community as members of the Board of Supervisors. Assuming that the Grand Jury is vigilantly regardful of our morals, the public would not take it amiss if this august body should seek to let it know who the liars may be in this quarrel.

OAKLAND'S PROSPEROUS SHOWING.

OAKLAND may be congratulated on the establishment of a clearing-house for its banks and on the favorable showing made by the returns of clearances, which average about \$16,000,000 a month. These figures put the commercial business of Oakland very nearly on an equal footing with that of Portland,

Success!



—NEW YORK WORLD.

the chief city of Oregon, where the weekly clearances run somewhere in the neighborhood of \$4,500,000.

Oakland has always had strong and substantial banking institutions. The city has for years done a banking business far in excess of a majority of the cities reported weekly in the clearing-house returns. The city's business, for example, exceeds that of Tacoma and about equals the Spokane record. It was time to ask for recognition and get, so to speak, on the financial map.

The prosperity of Oakland and of San Francisco is the same. An advance in one means advantage to the other and the two cities may be regarded as partners in business. If we add the sum of the Oakland clearings to the \$39,917,019 reported for last week in this city it will be seen what a commanding financial position is held by the bay cities as compared with all other banking centers on the Pacific Coast. The bank clearings of a week in Los Angeles, Seattle, Portland, Spokane and Tacoma average about \$30,000,000. The totals for San Francisco and Oakland run close up to \$44,000,000 a week, and the gratifying thing is that they show a steady increase week by week as compared with the corresponding period of last year.

STOCKTON ON MUNICIPAL OWNERSHIP.

THE vote last week in Stockton on certain propositions for municipal ownership shows that public interest in this policy is languid for practical purposes. In a word, when the issue is not mixed up with politics, municipal ownership does not command a decisive majority in a typical American community, modern, enlightened and progressive. At the previous municipal election for city officials in Stockton the issue was made distinctly on public ownership of the lighting system and the advocates of that policy won a substantial victory. Yet when it came to translating this idea into action by an issue of bonds the proposition received a bare majority, but several hundred votes short of the necessary two-thirds. On the other hand, a proposition to issue bonds for sanitary sewers was carried by more than two-thirds, and the vote on rainwater sewers was so close to that line that the result is in doubt.

The Stockton Mail regards the vote as conclusive that local sentiment is unfavorable to municipal ownership and this conclusion is probably well founded in so far as it touches undertakings like the operation of lighting plants or street railroads, which involve complicated systems of administration. Very similar results were reached in San Francisco when it was proposed to issue bonds to build the Geary-street railway. There was always a majority for the proposition, but not enough. The interest was languid.

This question of municipal ownership is not as big as some people pretend. It is purely local and must be settled by the several communities to fit their individual needs. As a political issue it may be worked sometimes to advantage in municipal campaigns, but it is never likely to have any larger significance.

The modest dollar is the acceptable campaign contribution. The Republican campaign committee asks for that and nothing more. Mr. Bryan announces that for his personally conducted home coming reception the same inoffensive sum will fill the bill or meet the bill.

The authorities of Milwaukee have decided that bathers in their vicinity are not decent in their apparel and trespass violently on the border of the immodest. This is shocking, but isn't a bathing suit, the world over, simply a matter of suggestion, after all?

A Wisconsin convict who isn't worth a red cent in money and less in morals would represent \$700,000 to his creditors if he were dead. What a wonderful chance he has to do at least one decent act in his life by dying.

Honeymoon Trip Up Tamalpais

THE marriage of Miss Eleanor Aylmer Stansbury, daughter of the Rev. George T. Stansbury of Grand Rapids, Mich., and a cousin of Mrs. Walter D. Mansfield of this city, to Howard Tracey, also formerly of Grand Rapids, took place at 9 o'clock on Wednesday evening of last week at the Church of Our Savior in Mill Valley, the Rev. Henry Howitt, rector of the church, officiating.

The little church was a bower of azaleas, sweet peas and ferns, the old-fashioned high-backed pews being decorated with tall, feathery ferns, which formed an aisle through which the bride walked to the altar, unattended save for two attractive little flower girls, Sylvia and Elsie Lathrop, the small daughters of Mr. and Mrs. Benjamin G. Lathrop.

The bride, who was given away by Mrs. Mansfield, wore an exquisite gown of white radium silk and a beautiful veil of rare old lace. Her only ornament was a necklace of sapphires and pearls, a family heirloom. Benjamin Underwood of Grand Rapids was the best man and the ushers were Benjamin G. Lathrop and Walter D. Mansfield.

At Mill Valley, were invited to the wedding, the date of which was decided upon rather suddenly. Mr. and Mrs. Tracey left on a decidedly unique honeymoon journey, going up Mount Tamalpais in the moonlight in the automobile car. After visiting various places of interest in the State they will make their home in Honolulu.

Mrs. James Potter Langhorne returned yesterday from a month's stay at St. Helena as the guest of Miss Ida Bourn.

Captain and Mrs. Robert McMillan (formerly Miss Leontine Blakeman) left yesterday morning for St. Louis, where they will make a brief stay as the guest of friends and relatives, and will then go on to Fort Moultrie, S. C., where Captain McMillan will be stationed. There has been great regret expressed at the departure of this popular couple, who are such favorites here.

Mrs. Sidney M. Van Wyck Sr. and Miss Van Wyck are spending a month in Mill Valley and will be absent about a fortnight longer.

Mrs. Gaston Ashe, who has been at her San Benito County ranch since

History of Boer War Told to Suit British

LONDON, July 18.—The first volume of the laggard "official" history of the Boer war has just been issued. It might be more correctly described as the history of the Boer war "written to suit officials." It has been five years in preparation. The late Colonel Henderson, whose book on "Stonewall" Jackson revealed him as a military historian of the first class, was first entrusted with the editorship of it and soon had the first volume in hand. It was brilliantly done, but it hadn't been written to suit the old fogies of the War Office and when the proofs fell into their hands they insisted that it should be revised in accordance with their notions of how official history should be written.

Colonel Henderson in effect told them that he would change a line in it to please them or submit to having it emasculated by their blue pencils. Probably he would have had his way in the long run, for he was a man with a backbone, but unfortunately he died before the matter was settled.

Major General Sir Frederick Maurice was then given charge of the work, presumably on satisfactory assurances being received that he would prove a more pliant editor. Anyhow, the War Office blue pencil wielders have since had their own way with it, much to the disgust of some of the most brilliant officers who have contributed chapters to the work.

The "history" will run to four volumes. If any publisher could get hold of the first volume compiled by Colonel Henderson, which the War Office suppressed, there would be a big sale for it. But in the official history the general public will take little interest.

A Tonsorial General.

Otto von Gotthberg, the German journalist, went to Venezuela when the asphalt troubles were interesting. One day he made arrangements to go to the castle to talk to President Castro. He was received by a man in a gaudy uniform, covered with gold braid. Gotthberg knows a little Spanish, and talked with this man about the internal and external affairs of Venezuela. He noticed that the other gold-laced people in the room watched him curiously. Finally, one of them came to Gotthberg and touched him on the shoulder.

"My friend," he said, "I can tell you of a much better one."

"Much better what?" asked Gotthberg mystified.

"Much better barber," said the gold-laced one.

"But I want no barber." "Pardon me, sir, then why spend your time conversing with one?"

And Gotthberg soon discovered that the man he had been interviewing was President Castro's barber. Castro had made him a general so he would not have to pay him out of the Castro private purse.—Philadelphia Post.

early in May, has returned to Sausalito and will be there for the winter. Miss Constance Borrowe, who has been Mrs. Ashe's guest for the past fortnight, returned at the same time to her home across the bay.

Mrs. John A. Murtagh and her sister, Miss Ethel Shorb, left on Saturday evening for Camp Tacoma, Wash., where Captain Murtagh has been ordered for the army maneuvers. Miss Shorb will spend about a month there as Mrs. Murtagh's guest.

Mrs. Elisha Ransom, whose home was destroyed by the fire, has returned to the city and has a house at 3245 Washington street for the winter.

A popular young army officer who has received orders sending him East is Lieutenant Thomas E. Selfridge, of the well-liked sons of Mr. and Mrs. E. A. Selfridge. Since shortly after his graduation from West Point Lieutenant Selfridge has been stationed at the Presidio and has been prominent in social affairs both at the post and in the city. He accompanied his battery to the maneuvers at Camp Tacoma, Wash., but has been ordered to West Point for duty and will report there before the end of August.

England Will Check Sweating by American Methods.

LONDON, July 21.—To arouse public opinion to an extent that will at least mitigate the evils of sweating was one of the primary objects of the recent Sweated Industries Exhibition held in the most fashionable section of the West End. That result bids fair to be attained. Largely through the influence of Mrs. J. Ramsay Macdonald, wife of the labor leader member of Parliament and one of the most active organizers of working women's unions, a bill is to be introduced into Parliament dealing with the evil. One of its most important provisions—that providing for the licensing of home-working sweaters—it is interesting to note, is the result of observations made in America where the system obtains in several States. That England should seek a lesson from America in a matter so important is decidedly flattering in view of the fact that just at present, owing to the revelations of the beef trust's iniquities and the insurance scandals, American methods generally are in bad odor here.

"When my husband and I visited the United States," said Mrs. Macdonald, "we made a special study of labor conditions and soon discovered how erroneous is the popular notion that sweating does not exist in the 'land of the free.' In some sections it is almost as bad as in parts of Europe. But in justice to the native-born American it should be acknowledged that most of the sweating in the United States is done by men and women who have gone to America from continental countries in the hope of bettering their condition, but carrying with them a degraded standard of living. They get caught in the grip of the fierce competition struggle and their visions of comfort vanish in the reality of endless drudgery and anxiety for daily bread."

"But despite this Americans have accomplished much more than we have in the way of coping with the sweating evil by legislation. Eight States have adopted the licensing system and doubtless others will follow. It is the most effective method I have met with of insuring inspection of domestic work places. Though it only attacks directly the sanitary side of the problem, by setting a standard in one particular below which conditions may not fall, it directly raises the minimum standard all around. The worker who secures a license secures with it a certain status; it is not worth her while to get one unless she means to work with some regularity, and a higher standard of cleanliness and comfort is inevitably followed by a demand for higher wages in return for work done."

"Of the excellent results of the system in checking the evils of sweating my husband and I were convinced by the very simple testimony of our eyes, and above all of our noses. Tenements which were licensed were clean and sweet, though poor. Across the street we would, perhaps, come across a block which was unpleasant to go near, but in that block we



found no industries going on, for the inspectors would grant no licenses. In the last few weeks I have visited homes in England where clothes and other articles of common use were being made which no inspector with a sense of smell could have licensed as being kept in a wholesome condition. It has made me more eager than ever to have in force in our country the same automatic method of insuring a visit from the inspector to premises where home work is carried on.

"A most excellent feature of the system, the adoption of which would greatly improve conditions here, is that requiring that any worker carrying on work in his or her private dwelling must show to the employer from whom the work is obtained a license certifying that the home is kept in a clean and suitable condition and is not overcrowded. And if the work is given out without the production of a license the punishment falls on the employer. By introducing the American license law for sweaters in England we confidently anticipate being able to remedy some of the worst evils of home sweating."

Good Chance in Brazil for California Wines.

CONSUL GENERAL GEORGE E. ANDERSON, in a report from Rio Janeiro, treats on the possibilities of building up a trade in American wines in Brazil, a subject which is receiving the attention of American wine manufacturers, apparently with more than an ordinary chance of their being able to accomplish something. Mr. Anderson writes:

The use of wine by the mass of people in Brazil is quite general, as is ordinarily the case with people more or less closely connected with Southern Europe, in spite of the fact that comparatively little wine is produced in this country. At present some wine is being made in the state of Rio Grande, and some grades of the Brazilian product are fair wines, as ordinary wines go. But the bulk of the wines consumed are imported, mostly from Portugal, and apparently bring prices which ought to make some American wines very popular. The great bulk of the importations of wine into Brazil consists of a red wine corresponding to the "vin ordinaire" of France and Southern Europe, and it is used by the people as commonly as the European wines are consumed. The total importations of wine in Brazil in 1903 were about 7,000,000 gallons, in 1904 about 7,500,000 gallons and in 1905 reached well toward 8,000,000 gallons. In his report to the Brazilian Congress, just submitted, the Minister of Industry and Commerce discussed the wine trade of Rio Janeiro at some length, and among other things said:

Generally speaking, the importation of wines during 1905 greatly exceeded that of the preceding year. As has been the custom heretofore, we show separately the business done in each class of wines for last year. French—There was a diminution in the imports of 212 half-casks, and an increase of 223 pipes and 205 cases. The increased receipts were made up of 5462 pipes and 4975 cases in 1905 as compared with 2033 pipes and 4412 cases in 1904. The values of these wines very greatly exceeded that of the preceding year. The importation of Italian wines in 1905 was much less than in 1904. The

entries were 1403 pipes, 5593 half-casks and 2475 cases. Portuguese—The year shows a somewhat important increase both in barrels (pipes) and casks as well as in bottles. The total imports were 41,906 cases, as against 29,052 cases, showing an increase of 12,347 pipes and 37,362 cases over 1904. Spanish—The receipt of these wines shows a decreased import from former years. The receipts being 1415 pipes and 792 cases against 3412 pipes and 1265 cases in 1904.

There was also imported 1190 cases of champagne last year as compared with 1140 the year before, and a total of 28,408 cases of vermouth, mostly French and Italian. Taking the Portuguese wines as a basis for prices, it appears that the customs valuation of the wines imported last year from Oporto and Lisbon runs from \$80 to \$130 per pipe. But it is really impossible to give an accurate idea of the prices of wines from these returns. The quality of the wines, the element of exchange which so fluctuates that the prices often are fixed higher than ordinarily they would be to cover possible losses from exchange, the difference in prices between cask and bottled goods, and the uncertainties of customs tariff all combine to make such figures unreliable.

The trade here is large enough and the possibilities of American entrance into it great enough, in my opinion, to merit careful investigation by a wine expert. From general observation I should say that there are vast quantities of wine imported and sold here which are inferior, according to every standard, to wines which can be made and sold in America. The water transportation, the same prices, or even more cheaply. In breaking into a trade so firmly established, not only by years of satisfactory continuance, but also by ties of blood and tradition, it ought to be evident to American manufacturers that long-distance efforts and favorable prices will hardly suffice. There ought to be a man on the ground. I feel certain that putting one here will be profitable. From California, especially, with water transportation, there ought to be a fair illustration of the rapid development of Japan.—Chicago Chronicle.

A Cold Storage Freeze.

While the thermometer simmered near 90 degrees in the shade at Philadelphia yesterday, William McMonigle had his arms frozen stiff. His face was severely frostbitten. McMonigle, who works in the plant of the Consumers' Brewing Company, was repairing a leak in the "brine" tank, in which beer is cooled, when a valve opened and a few hundred gallons of the ammonia mixture poured out.

On the same principle as that by which cream is congealed in an ice-cream freezer, the rapid evaporation of the brine drew the heat from McMonigle's arms, freezing them. He tried to extricate himself, but could not. He finally cried out, and fellow workmen turned off the steam. McMonigle was taken to St. Mary's Hospital, where the surgeons say that amputation of both arms may be necessary.—New York Commercial.

Growth of Osaka.

Osaka, Japan, at the end of 1898 had a population of 311,800, represented by 135,000 families. At the end of last year the population was 1,028,767, comprising 238,969 families. In regard to trade and industry, the number of companies during that period rose from 474 to 510, and their aggregate capital from \$19,000,000 to \$32,000,000. The number of factories showed an increase of 991, and the value of the goods turned out increased from \$22,000,000 to \$49,000,000. This is a fair illustration of the rapid development of Japan.—Chicago Chronicle.

A Candy Note.

Old Fashioned Chocolate Creams—the initial morsels of light cream encased in rich chocolate—are to be had hence more. One of the Haas Candy Stores is now open on Fillmore at Ellis, others to follow.