

The San Francisco Call.

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POLITICAL BANKING.

THE objections to the proposed amendment of the Constitution designed to bring the banks into politics are by no means confined to the exaction of campaign contributions from the depositors. This amendment, permitting the deposit of State, county and municipal funds in the banks, would be like offering a bribe to local governing bodies for the premature issue of authorized bonds. Under the amendment there is nothing to prevent a bank or banks from buying municipal or county bonds whose value runs into millions without putting up more than an insignificant fraction of the total. The balance would remain on deposit in the banks, available for loans to customers, and at the same time drawing 4 or 5 per cent interest from the taxpayers. For instance, there remain \$12,000,000 of unsold but authorized bonds in the San Francisco city treasury. That money cannot be used to advantage except in moderate sums as the needs of the city and the facilities for making improvements require. But if this amendment should be adopted the whole \$12,000,000 might be sold at once, and while the work was waiting for plans, specifications and opportunity the money would remain on deposit in the banks. In the meantime the taxpayers would have to meet the interest and sinking fund requirements while the banks were earning double interest on the money.

Granted such an arrangement, it is tolerably clear that bankers profiting by it would move heaven and earth to prolong the situation to the utmost. It is not very long since there was a grave scandal of this nature in connection with the issue of school bonds in Oakland. The action in that case was probably illegal, and there is no reason now why we should make the practice constitutional.

The amendment is vicious because it would be a direct invitation to the banks to engage in politics, with the certain result that they would be using the funds of depositors or stockholders for campaign contributions. The proposition appears on the ballot as Senate Constitutional Amendment No. 38.

AGGRESSIVE HARRIMAN.

THE acquisition of control of the Illinois Central by E. H. Harriman is regarded by the Chicago Tribune as a "misfortune" for the stockholders and the country tributary to that railroad. It is not very clear that the Tribune proves its case, which is based chiefly on the efficiency of President Stuyvesant Fish's management. This reasoning does not seem altogether conclusive. Harriman is a pretty good railroad manager himself, or, at least, knows how to hire competent men for the work.

The indictment against Harriman is not for inefficient management, but because he engages in politics and stockjobbing. The Tribune does not touch on these matters at all, but bases its objection wholly on a very credible, old-fashioned attachment for Stuyvesant Fish.

We are not disposed to attach great importance to the stockjobbing charge against Harriman. People who get pinched at that game have themselves to thank. They are entitled to about as much sympathy as the man who is robbed at craps. As a matter of fact, the innocent citizen speculator is likely to find more fair play over the dice than in Wall street.

The matter of politics is different. Harriman is in politics in California, in New York, in Nevada and in perhaps half a dozen other States. He is undoubtedly the most powerful single political factor in America today. On the witness stand in New York he admitted freely that Governor Odell took orders gladly and obediently from him. Four or five United States Senators are in the same boat. There is not much doubt that Harriman will control more delegates to the next national conventions of both parties than any other man.

This, in concrete form, is the danger that arises from the consolidation of great aggregations of wealth and industrial forces.

A PLEA FOR THE WELCHERS.

THE London Times makes this curious defense of certainWelch-ing insurance companies which shaved their liabilities in a niggling way after the fire in this city:

They are held up before the California public as mean folk who higgled about the actual loss sustained, who show a nasty spirit of inquiry as to whether goods insured were really in the building known to be burned, and who are even so hardened as to dislike paying for a building which was first thrown down by earthquake and a day or two later overtaken by fire. While we can understand that the majority of the British companies felt it better to pay most claims in full at once, because they believed that, contracts or no contracts, law or no law, the California courts would give them no protection, yet our sympathies are with those who have at least made a stand against extortion. These offices have, we are assured, paid all proper claims in full, and have on the average paid considerably more than 75 per cent (more nearly 90 per cent) of the sums insured under their policies; they have, in fact, saved no more in salvage and by inquiries than many of those offices which have been placed in class A. They have saved no more than they are bound to do in the interest of their shareholders.

This is disingenuous. No objection or criticism has been directed at companies which inquired concerning the actual presence of the goods insured at the time of the fire. As for the earthquake, the Times is so much impressed by it as to add that "a settlement of about 60 to 70 per cent of the face value of the policies would probably have been ample to pay for the actual losses coming within the contracts."

The assumption here is, of course, that property in San Francisco was insured for its full value. As a matter of fact, insurance was rarely permitted to exceed 50 per cent of value, and in most cases was nowhere nearly as much as that figure. This is the fallacy at the root of every plea that we have seen urged on behalf of the companies that offered compromises.

Vote to Defeat the Ruef Judges.

THE good name of San Francisco, the maintenance of law and order and the security of every citizen's rights all depend upon an honest, fearless and free judiciary. Every right-thinking voter should make it his first duty on Tuesday to see that only honest, fearless and free men are elected to the bench. To the workingmen is this result especially important. The crooked corporation asks for nothing better than a crooked Judge, and a venal boss in control of the bench has no check upon his power to traffic in the rights of the men whose hands are their only capital. Abe Ruef is enormously rich today because he has betrayed the cause of labor to the rich corporations which were willing to pay for that betrayal, and because he has sold the poor man's birthright to the capitalists who were willing to purchase what law and justice would not give them.

With his own men to administer the laws there is no length to which he may not go. To vote against Ruef's judicial candidates—Carroll Cook, Charles T. Conlan and E. P. Mogan—should be the first business tomorrow of every citizen.

Justice James A. Cooper, now an Associate Justice on the District Court of Appeal bench and formerly Supreme Court Commissioner, is the decent citizens' candidate opposed by Carroll Cook for Presiding Judge of the Appellate bench. Justice Cooper, as man and jurist, has a flawless record. He is honest, fearless, incorruptible. None of which commend him to Ruef. He has won eminent distinction at the bar and has graced the Appellate bench. He is entitled to the votes of decent men of every political faith.

Carroll Cook neither as man nor jurist has a flawless record. That he is honest no one pretends to believe. That he disgraced the Superior Court every one knows. All of which commend him to Ruef. This Judge, who spread the ermine of his high office as a cloak to shield the foulest dens that ever disgraced San Francisco, is admirably suited by temperament to the purposes of Ruef. He is unquestionably clever. He is versed in the law and the methods of perverting it to shield vice and the criminal. He is Ruef's man. None more dangerous to the people could be elected to preside over a court that has appellate jurisdiction over all criminal cases triable in the Superior Court, except those in which judgment of death has been pronounced. None more valuable to Ruef and Ruefings.

Judge William P. Lawlor, because he is honest, fearless, a clean man and a capable Judge, is the pet aversion of Rogue Ruef. His qualifications as a Judge make him dangerous to Rogue Ruef and his Ruefings. It is such Judges as William P. Lawlor that insure honest trials of the people's causes; that send looters to their deserts behind prison bars.

Judge James V. Coffey is not only capable and a jurist with an enviable court record, but he is honest and is entitled to the confidence and the support of the people. His services in the probate branch of the Superior Court have demonstrated his worth and integrity and been of incalculable value to the people.

John A. Hosmer is both lawyer and Judge. At the bar none stood higher. His advice and assistance have been sought by his legal brethren in many of the most important cases tried in the San Francisco courts. He was for years connected with the District Attorney's office and made a brilliant record as a prosecuting officer. On the bench he has exhibited the judicial temperament, honesty of purpose, depth of legal equipment and lack of bias that go to make up the ideal Judge. He has the respect of bench, bar and people. He has the hatred and fear of the Ruefings, than which nothing more significant could be said.

Presiding Judge Thomas F. Graham, whom Conlan, if elected, will succeed, has demonstrated his worth. With Ruef and his looters fighting by every foul means to secure control of the Grand Jury, which Ruef knows if not packed will indict him, Judge Graham has stood by the people. He has stood up like a man and a Judge. He has declined to lend himself or his court to the Looters' League. His refusal to permit the packing of the Grand Jury with Ruefings has won for him the hatred of Ruef and has given him the confidence of the people.

Arrayed against these men, judges, are Conlan and Mogan, tools of the Master Looter.

As Police Judge, Charles T. Conlan has lent himself to the "push." "By no stretch of the imagination can he be made to conform to the descriptive terms, honest, fearless, learned or incorruptible. It is he whom Ruef would make Presiding Judge; to whom Ruef would intrust the impaneling of grand juries, the disposition of criminal cases. And Ruef knows well the temper of the tool he would employ to stab the public.

Edmund P. Mogan was elevated to the police bench by Lanigan. Ruef would elevate him to the Superior bench. His record shows him as dishonest, corruptible, subservient to the mandates of a boss as his running mate, Conlan, and that he has even less wit.

Cook, Conlan and Mogan are the creatures Ruef expects the decent people of the First District and San Francisco to elect tomorrow. And they will be elected if partisans vote straight tickets. Their defeat is a duty every honest citizen owes himself and his party. To vote straight Republican, Democratic or Union Labor tickets means their election.

Let every voter turn UP the pointers over the names of Cook, Conlan and Mogan, and turn DOWN the pointers over the names of Judges Cooper, Lawlor, Coffey, Hosmer and Graham.

Versatile Instrumentalist Is Hit of Orpheum Bill.

By James Crawford.

VASCO, billed as "The Mad Musician," lived up to his sobriquet while making good his promise to play in succession twenty-seven different instruments yesterday afternoon on the Orpheum stage. Moreover, he played some of them long enough to produce complete airs, including the Toreador song from "Carmen," the garland song from "Faust," Mendelssohn's "Spring Song," "The Death of Nelson" and "The Bay of Biscay," and the many hits that distinguished Vasco of sufficient length to indicate that he was competent to interpret the entire selections from which they were chosen. And no less remarkable than his strenuousness was the artistic quality of his work. With equal facility he brought correct phrasing from a piccolo one moment and a trombone the next, and those who applauded him most vigorously were persons versed in music instruction. His comedy was never intrusive.

Amateurism was palpable in the personality and singing of Frances d'Arcy, soprano, nor did the passing of numerous overtures over her footlights to her serve to relieve that impression. With a voice of lyric quality and inarticulate tone she sang "Nanina," and "How Can I Forget You," both monotonously repetitive of sentiment, and concluded with "The Stars and Stripes and You," which is a good enough song of its kind when it is delivered with the animation called for by its patriotic words and music.

Also new were the Wilson Brothers, program artists. "German Fun Manufacturing," whose wit factory evidently is in need of replenishing, but whose singing goes far toward redeeming the staleness of their humor. Indeed their "yodeling" in unison is beautiful to hear.

Completing the list of newcomers is a team of gymnasts, Mile. Alexandra and Mons. Bertie. Their act, entitled "After the Ball," consists solely of clever balancing on ladder and trapeze, so the only reason for its nomenclature, oddly must lie in the fact that both Mile. and Mons. make their entrance and do part of their "turn" in evening attire. Just fancy ordinary folk returning from a ball and performing breakneck feats in midair!

Among the holdovers the Empire City Quartet retain first favoritism. One of the new songs—a parody sung by the comic relief and treating of a woman awaiting in a cafe the return of a man who had left her to pay the score—could be cut without damaging the proprietors. Augusta Glose introduces several new impersonations, and Collins and Hart repeat their "strong man" absurdity. Max Millian opens the bill with his violin.

Answers to Queries

DISTANCE—Subscriber, City. Point Bluff is distant seven miles north from San Francisco.

SHUFFLE-BOARD—T. S. Oakland, Cal. The shuffle-board is of Scotch origin, but this department finds no record of who introduced it to the world.

GALLAGHER—W. A. S. City. Walter Gallagher, once a practicing attorney in San Francisco, is a candidate for a judgeship in Alameda County.

BUENA VISTA PARK—Subscriber, City. Buena Vista Park in San Francisco, which has a frontage on Haight street, has an area of 36.22 acres.

General Federation of Women's Clubs Will Hold the Next Council at Jamestown.

By Mary Ashe Miller.

A MEETING of the board of directors of the General Federation of Women's Clubs was held late in September at the Hotel Carlisle, Saratoga, N. Y., and the November number of the Federation Bulletin, of which advance sheets have been received, gives interesting news of the proceedings. Every member of the board was present at the meeting and it was unanimously voted to hold the next council meeting in June, 1907, at Jamestown, Virginia. The committee of arrangements consists of Mrs. Guy R. C. Allen of West Virginia, Mrs. William P. Orr of Ohio and Mrs. Philip Carpenter of New York. The invitation of the Massachusetts Federation to hold the next biennial in Boston in 1908 was accepted with enthusiasm, and Mrs. Philip N. Moore was named chairman of the biennial committee.

It was voted to retain Mrs. Mary I. Wood as manager of the bureau of information, and at the close of the board meeting the executive committee made a trip to Portsmouth to visit the bureau and talk over its plans and needs with Mrs. Wood. This distributing center of the general federation is situated in a pleasant, sunshiny room in Congress block, and of particular interest is the large writing table in use there, as it was one of the six used at the famous peace conference held last year in Portsmouth. Inquiries come from all parts of the United States concerning reports of the biennial, lists of books and federation literature, but by far the greatest demand is for material for club programmes. Data is also being collected for the new directory which is to be issued within a month. Much is needed by the bureau of information, which is, by the way, but an experiment for the next two years in the way of reference books, federation year books and well arranged club programmes.

At the board meeting it was necessary to appoint the standing committees to carry on the department work of the federation for the next two years. The names of the chairmen are given below. Two new committees were appointed. The outlook committee, recommended by Mrs. Decker in her biennial address at St. Paul, is to investigate the new subjects and new lines of work proposed from time to time to the federation. This new work is under the wise leadership of Mrs. Alice Fletcher, former president of the Iowa Federation.

A new special committee was appointed to be known as the inter-federation committee, corresponding somewhat with the committee on Federal relations in Congress. It is to deal with the relation of the State federations to each other and to the general federation. In the hope of bringing about a still closer relation and strengthening and perfecting the organization.

Chairmen of Standing Committees, 1906-1908.

Art—Mrs. John B. Sherwood, 530 Monroe street, Chicago, Ill.

Cities—Miss Mary Knox Garvin, 1920 Wallace street, Philadelphia, Pa.

Civil Service reform—Miss Anna L. Clark, Booneville, Mo.

Education—Miss Mary M. Abbott, Watertown, Conn.

Foreign—Mrs. P. S. Peterson, corner of Lincoln and Peterson streets, Chicago, Ill.

Household economies—Mrs. Margaret J. Blair, St. Paul, Minn.

Industrial and child labor—Mrs. Clarence Burns, New York City.

Legislative—Mrs. George C. Avery, 1312 Third avenue, Louisville, Ky.
Library extension—Mrs. A. F. Broomhall, Troy, N. Y.
Literature—Miss Mary Poppenhelm, 31 Meeting street, Charleston, S. C.
Outlook—Mrs. T. J. Fletcher, Marshalltown, Iowa.
Pure food—Mrs. Walter McNeab Miller, Columbus, Mo.
Reciprocity—Mrs. Herbert M. Bushnell, 1942 South Seventh street, Lincoln, Neb.
Chairmen of Board of Special Committees.
Biennial committee—Mrs. Philip N. Moore, 3125 Lafayette avenue, St. Louis, Mo.
Programme—Mrs. Percy V. Peunybaker, 2566 Whittis avenue, Austin, Texas.
Press—Mrs. Sarah A. Evans, Portland, Or.
Resolutions—Mrs. J. W. Johnston, Kansas.
Revision—Mrs. John D. Sherman, Chicago, Ill.
Transportation—Mrs. Edward L. Johnson, Providence, R. I.
Inter-federation committee—Mrs. May Alden Ward, Boston, Mass.

The regular meeting of the San Francisco Musical Club was held on Thursday morning last in the parlors of the First Unitarian Church. It was a Bach programme, all of the numbers given being by that composer. The programme was as follows: Concerto in E major for the violin, (a) allegro, (b) adagio, (c) allegro assai, by Hother Wismer accompanied by Mrs. Oscar Cushing; organ fantasia and fugue in G minor, arranged for the piano, by Miss Clara Baugh, who gave as an encore Fantasia in C minor; vocal solo, (a) "Sighing, Weeping," (b) "My Heart Ever Faithful," by Mrs. Zilpha Ruggles Jenkins; Prelude and Gavotte, for the violin alone, by Hother Wismer, who gave an encore, the second movement of a sonata.

The November programmes of the California Club have been sent out and some interesting days are promised the members. Tomorrow the regular meeting of the club will take place, business affairs being the first on the programme for the afternoon. This will be followed by a paper on "Women in Literature" by Miss Emma C. Brown, and a song by Madame Emilia Tojetti. Two weeks hence, on November 20, the programme will be in charge of the department of elvics, of which Mrs. Aaron Schloes is the chairman. The child labor question will be dealt with, Miss Eleanor Stead reading a paper on it and A. J. Todd, who is a probation officer of the Juvenile Court, will speak on "Child Labor and Dependency," Tuesday afternoon, November 27, will be Social day and a thanksgiving programme will be arranged by the reception committee, Mrs. Joseph Keenan, chairman. The drama and literature section of the California Club, of which Mrs. Will A. Madden is chairman, met on Thursday last, and D'Annunzio's Francesca da Rimini was discussed under the leadership of Madame Emilia Tojetti. Madame Tojetti read an interesting paper and readings from the play were given by Mrs. Madden and her daughter, Miss Merle Madden. On the first Thursday in December Mrs. Madden will be considered. An important meeting of the Out Door Art League Department of the California Club, Mrs. Lovell White, chairman, will be held this afternoon at Calvary Church and several matters of moment will come up. The final accounts will be rendered

of the tickets sold and other money made by the program concert for the Mission Dolores fund, which it is anticipated will amount to several hundred dollars. The date for the musical tea, to be given at the home of Mrs. Eleanor Martin, which will be one of the events of the season, will be arranged and the committees appointed to take charge of the matter. The work for the Municipal Art Gallery, which is one of the matters nearest to the hearts of the members of the league, will be considered and some new committees will be appointed who will go on with their work of collecting objects of art with renewed vigor.

The Laurel Hall Club will meet on Wednesday of this week in the lecture room of Calvary Church, at 3 o'clock, the occasion to be an open meeting, at which guests will be present. A musical programme has been arranged, the first number of which will be a violin solo by Miss Ferrin. Mme. Mathilde Wismer will sing a group of songs by Grieg and Schuman, accompanied by Mrs. Oscar Cushing, and Mrs. Arthur Kuh will render two piano solos, by Mozowski and Reinecke. Mrs. Nathaniel Blaisdell, who has been the secretary of the club, has resigned and Mrs. Drostus has been appointed instead.

The regular meeting of the Daughters of California Pioneers, which will take place this afternoon at the home of the president, Mrs. Ernest Leigh, will be devoted entirely to business, the social meeting taking place two weeks hence.

The new officers of To Kalon, who are: President, Mrs. Frank D. Bates; first vice president, Mrs. D. W. Horsburgh; second vice president, Mrs. A. K. Durbin; Mrs. Mowzowski, secretary; Mrs. Denniston; corresponding secretary, Mrs. W. Mills; recording secretary, Mrs. George A. Mullin; business secretary, Mrs. Merritt Cutter; treasurer, Mrs. E. E. Williams; directors, Mrs. H. B. Pinney, Mrs. John Hemphill, Mrs. Aurelius E. Buckingham, Mrs. E. E. Kelly, Mrs. W. C. Miller and Mrs. W. T. Perkins, who were elected in September, were installed at the October meeting. The retiring president, Mrs. H. B. Pinney, who so successfully launched this popular club, made a graceful little speech of thanks to those who had assisted her in the new venture, and charmingly translated the Greek letter to Kappa, in an original poem, which was most enthusiastically received by the club. Mrs. Bates, who succeeded Mrs. Pinney as president, was given a cordial welcome by the

members. A musical programme was rendered under the direction of Mrs. Harriner-Campbell and refreshments were served. Guests will be admitted at the November meeting of the club, when an illustrated talk on San Francisco's disaster and its relation to California will be given by Dr. Clarence E. Edwards.

Two meetings of the Contemporary Club were held during October, on the second and fourth Mondays, at the homes of members, but the November meetings will be held in the new club-rooms, 1467 Gough street. At the first of the October meetings the programme consisted of "In the Footsteps of the Padres," read by Mrs. W. H. Kent; a paper on "The Naming of California," by Mrs. Helen A. Chase, and songs by Mrs. W. B. Hunt, accompanied by Miss E. J. Boole. At the second meeting Mrs. G. B. Bird of Alameda addressed the club on Ibsen.

The Associated Wives and Daughters of the Veterans of the Mexican War were delightfully entertained, on Thursday afternoon, October 25, by Mrs. Topley at her home in Vallejo. Luncheon was served at Mrs. Topley's and afterward the party was taken as Chaplain McAllister's guests to the training ship Independence, St. Peter's Chapel, Mare Island and other points of interest, going later to the McAllister home. Among the guests were Mrs. Topley, Mrs. McGarry, Mrs. W. C. Burnett, Mrs. Lange, Mrs. Galehouse, Mrs. Phelps, Mrs. C. D. Druhm, Mrs. Gamage, Mrs. Thomson, Mrs. Kates, Mrs. Zerman and Miss Burnett.

In Colorado, Idaho, Utah and Wyoming women will vote on equal terms with men on November 6. In Kansas women may vote for municipal officers, and in twenty-five other States they have limited suffrage. The following is the opinion of the Scranton (Pa.) Truth on equal suffrage: "It is but fair that women should vote. It is a denial of justice to deny them the right to participate in politics. They bear their share of life's burdens. They are interested in good government and the proper application of the 'square deal' will extend to them the right of suffrage on equal terms with their brothers."

At the recent session of the Woman's Press Association of the West the Sweet Relief Corps Mrs. Susie M. Sweet of Los Angeles was elected one of the vice presidents at-large, and Mrs. Adelle Ballou of this city was created an honorary member of the organization.

In the Joke World

Johnny—What's the silence, Freddy. Freddy—It's what you don't hear when you listen.—Answers.

He—Yes, all my ancestors were kings.—Where they? I thought they were jacks.—Chicago Journal.

She—Where they? I thought they were jacks.—Chicago Journal.

Her—But it isn't considered proper to give valuable presents to a girl to whom you are not engaged.

Her—By whom? The other girls.—Chicago News.

Nature designed me as a poet," remarked the visitor, handing over a manuscript.

"Ah! May I ask what seemed to interfere with nature's plan?" replied the editor, returning the paper.—Philadelphia Ledger.

Woman—Are you not ashamed to loaf about like this? We are all made for some useful object. My mission in life is to eat what is left over in the kitchens.—La Scaccapensieri.

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Townsend's Cal. glace fruits and candies at Emporium, Van Ness, and 1205 and 1220 Valencia street.