

FIRE INSURANCE RATES ASSAILED BY SUPERVISORS

Mayor Rolph Starts War on Companies by Showing They Are Mercenary

Underwriters Fail to Defend Charge That Property Owners Are Being Gouged

Rates in Some Parts of City Have Been Increased 500 Per Cent

WAR was declared yesterday by the San Francisco board of supervisors upon the 84 fire insurance companies that have membership in and do business upon the basis of rates for San Francisco set by the Board of Fire Underwriters of the Pacific.

In answer to an advertisement published in yesterday's newspapers by the board of fire underwriters as an explanation of its failure to reduce local rates since the completion of a large portion of the auxiliary fire protection system throughout the city, the insurance organization was made the target of a storm of denunciation at the meeting of the supervisors.

Immediate Reduction Demanded As a result of Rolph's detailed explanation of the status of the insurance rates controversy, together with statements of facts by Fire Chief Murphy, Assistant City Engineer Hanson, and Matt I. Sullivan of the insurance rates committee of the Mission Promotion association, the board put itself formally on record. Its demand for an immediate reduction in rates was incorporated in the following resolution:

Whereas, there appeared in the morning papers certain statements over the signature of Mr. E. F. Mohrhardt, secretary of the underwriters, which are incorrect and calculated to mislead the citizens of this city; and

Whereas, the records of the board of public works show that the city and county of San Francisco has during the last four years expended approximately \$5,000,000 in securing protection for the property of its citizens from destruction by fire; and

Whereas, the statement of the chief engineer of the fire department that the additional fire protection now available makes San Francisco one of the best fire risks in the world; be it therefore Resolved, by the board of supervisors, that, in its opinion, the publication of the above mentioned statement was unwarranted and that this board reiterates that the time is at hand for the fulfillment of the promises made to the people of this city, and the board of underwriters and insurance companies doing business in this community are requested to make consistent reductions in the cost of insurance; and be it further

Resolved, that the course of his honor the mayor in his endeavors to secure relief from extortionate insurance charges is approved and endorsed, and he is requested by this board to continue his efforts in such direction as his judgment may dictate, this board assuring him of its heartiest co-operation and support.

Mayor Challenges Underwriters The statement published yesterday by the board of fire underwriters consisted of a copy of a letter sent by that board to Mayor Rolph in answer to his request for reduced insurance rates, sufficient to meet conditions as they exist since the auxiliary salt water fire system has been completed in many sections of the city. The entire tenor of the letter was to the effect that San Francisco offers inadequate fire protection and that the existing rates are low enough already. It also alleged that the city has not fulfilled its promise to provide a supplementary fire protection system.

Strain of Family Tragedies Drives Judge From Court

[Special Dispatch to The Call] CHICAGO, Sept. 16.—Unable to withstand the pathos of the oft repeated tales of man's inhumanity to woman, the pathetic recitals of neglected children and the sobs of heart-broken wives who are compelled to cause the arrest of their husbands, Judge Charles N. Goodnow of the court of domestic relations has asked that he be transferred to some other court. If his request is not granted, Judge Goodnow says he will resign from the municipal bench. Chief Justice Olson said tonight that he would grant the request. "The work of the court of domestic relations is a terrible strain on a judge," said Judge Goodnow tonight. "The heart-aches are many. There are tragedies enacted every day in the courtroom."

Women Conductors On P. A. Y. E. Cars In Philadelphia

[Special Dispatch to The Call] PHILADELPHIA, Sept. 16.—The Philadelphia Rapid Transit company is experimenting with women conductors on its new "pay as you enter" cars. Two of the ticket sellers from the Market street elevated were detailed to act as conductors on the cars today. The superintendent of the divisions where the girls were tried is reported to be well pleased over the showing. The chief aim of the company is to do away with as many of the causes of labor difficulties as possible by employing women to do half the work formerly done by men.

Nicaraguans Fire On American Bluejackets

BLUEFIELDS, Nicaragua, Sept. 15.—American sailors from the gunboat Tacoma were fired upon in the streets here last night during an anti-American demonstration incident to the celebration of the anniversary of Central American independence. A mob of excited Nicaraguans was formed immediately and for a moment bloodshed was threatened.

Appeal From Girls' College

WASHINGTON, Sept. 15.—American bluejackets and marines have been called upon by Minister Weitzel in Nicaragua to rescue from famine a college full of girls at Granada. The girls have been isolated for 40 days. The college is under French control and many of its inmates are foreign residents. The American minister appealed to Admiral Southland of the American fleet to send a rescue party with some of the food supplies sent by the Red Cross from the canal zone.

Policemen Stabbed by Rioting Mexicans

PHOENIX, ARIZ., Sept. 15.—Americanized Mexicans and a faction of their unacculturated brethren battled today over the management of their native country's independence celebration, and as a result one young American, a bystander is dead, a policeman and Chief of Police Moore was probably fatally wounded, while another policeman was seriously injured by knife thrusts. The murderers escaped, but posses made up of citizens and national guardsmen who were hastily sworn in at a special meeting of the city council are in pursuit.

Midnight Marriage Solemnized in Street

[Special Dispatch to The Call] OSSINGTON, N. Y., Sept. 15.—A midnight marriage was solemnized in the street here last night. The contracting parties were Addison Clark Angus of Briar Cliff, New York, and Mrs. Elsie Brickelhoff Sanford of San Francisco. Under the dim light of a street lamp, the pair arose in their automobile as a justice, standing on the running board, pronounced them man and wife. As the justice kissed the bride she declared: "We just wanted one of the most romantic marriages possible and we had it." At that the bridegroom tossed a \$10 bill to the justice and drove off for New York.

Uncle Samuel Places Bricks in Soft Berths

Spoils Nice, Easy Resting Spots of Army Men in All Grades

Orders Definite Transfers and Changes to Put End to Sinecures

A chorus of doleful discords paraphrasing a recent popular ditty might be organized in army circles in this city just now, ending with the refrain, in tearful tones, "Back, back, back, to the Compa-ee."

For the most ruthless upheaval in the organization of the western division is at hand and the day of the sinecure is numbered. Orders that will compel almost a clean sweep of all officers below the rank of major at present holding down desks in division headquarters, supply depots and transport service were received yesterday from the war department by Major General Murray, commanding, directing him to ascertain the terms of service of all officers under his command and return to their commands such as have not within the last six years served at least two years with troops.

This means practically an entire change of staff at division headquarters except heads of departments, sparing no one, not even Major General Murray's own son, whom he has just appointed his personal aid.

It was revealed to congress, in the hearings on the army by the congressional investigating committee last winter, that a surprisingly large number of officers have been enjoying what a prominent politician once described as a "sinecure-ee." Given the requisite pull and you need not do a uniform, much less trouble yourself about the gentle art of soldiering, except as it might be done from the comfort of a swivel chair and the dignity of a roll top desk.

Berths Made to Order

Pleasurable berths like military attachships, aides-de-camp appointments and the thousand and one assistant positions in the various departments of the administrative side of army life might be held indefinitely until the fortunate holder had almost forgotten the difference between "squads right" and "forward march."

Once apprised of the existing order of things, the military committee of the house lost no time in altering the situation. They did so with a section added to the last appropriation bill, passed in August, which does for captains and lieutenants what the test ride regulation does for field officers.

Major Loses Aids

The result of this is that between now and the date prescribed every regiment in the service will have to reorganize its administrative staff and break in inexperienced men. Although the ruling pertains only to line officers, the one here most affected happens to be Major General Murray himself for it deprives him of all of his personal aids save one. His son, Lieutenant Maxwell Murray, who was ordered here recently for duty with the Sixty-fifth company, coast artillery, as his aid in place of Captain Mortimer Smith, Twentieth infantry, who returns to his regiment at Fort Douglas. The younger Murray arrived here only a few weeks ago with his father. Now he will be compelled to return to his company. Among the other officers affected are Captain Malin Craig, First cavalry, Captain Arthur Cranston, quartermaster corps, at present on duty with the transport service, Captain Conger Pratt, cavalry, aid, Captain Frank Ely, Thirtieth infantry, quartermaster of the transport Sheridan, and others.

Brees on the Job

The only one destined to remain among the younger officers at division headquarters is Captain Herbert J. Brees, First cavalry, another of General Murray's personal staff. It must not be supposed, however, that the order is causing too great dismay among those slated for a change. The new spirit that obtains in the army today is different from that of the old days and the officer of the younger generation welcomes the time when he is a real soldier commanding his men rather than serving as a business man in uniform.

Bandit Shoots City Attorney of San Mateo

C. N. Kirkbride Grapples With Streetcar Robber; Probably Fatally Wounded

Passengers in Two Cars Lined Up by Youthful Highwayman, Who Escapes

[Special Dispatch to The Call] BULLASTIN SAN MATEO, Sept. 17, 2 a. m.—Sheriff J. H. Mansfield, with a large posse in two automobiles, left here for the scene of the holding in an endeavor to run the bandit down.

EASTON, Sept. 15.—A lone bandit, armed with two revolvers and with his face hidden by a white handkerchief, held up two suburban cars on the San Mateo electric line at this station at midnight tonight, and after robbing the passengers of their valuables, shot and fatally wounded City Attorney Charles N. Kirkbride of San Mateo and made good his escape.

Kirkbride, who is a second lieutenant in the Eleventh company, Coast Artillery corps of the militia, was in company with other members of his company, all of whom were on their way to San Mateo after attending a meeting of militia officers in San Francisco. They were passengers on the southbound car which left San Francisco at 10:30 p. m.

The shooting was the result of an attempt of Kirkbride to wrest the revolver from the grasp of the bandit.

Boarding the northbound car a few blocks south of this station shortly before midnight the robber waited until the car was past the station. He had remained on the rear platform with the conductor. When the conductor went inside to collect some fares the bandit quickly adjusted a white handkerchief over his face and, pulling two revolvers from his pockets, he entered the main section of the car.

The man—or mere boy, as he is described by the passengers as being only about 19 years old and very short—shouted for all to throw up their hands. He concluded his command with an oath.

Fifteen in First Car

There were about 15 passengers in the northbound car, and all immediately complied with his command. He lined them all along the side of the seats and compelled one of the women to pass a hat down the line. Into this he ordered the frightened passengers to place their valuables. "And do it in a hurry, or I will fill you full of lead," was his threat.

The car had been brought to a stop when the bandit first shouted his command to "throw up hands," and both conductor and motorman were on the inside.

The southbound car, which left San Francisco at 10:30 o'clock, by this time came down the track. The motorman noticed that the northbound car had stopped and became inquisitive. Thinking there had been an accident, he brought his car to a stop.

Quickly realizing his position the "boy bandit" placed the muzzle of his revolver at the head of the motorman of the northbound car and ordered him to proceed on his way. Then shouting to the passengers to "keep their mouths shut" he jumped off and boarded the southbound car.

The crew and passengers of the southbound car were taken completely by surprise and were lined up as were those on the other car. The bandit forced the crew to go inside of the car with the passengers before he began operations.

It was on this car that Lieutenant Kirkbride and the other militia officers were passengers. There were fully 20 persons aboard, and all were lined up along the row of seats. The women were compelled to stand with their hands in the air the same as the men.

Three Guardsmen Aboard

With Lieutenant Kirkbride on the car were Captain Fieldon W. Waggoner and First Lieutenant George E. Duffy, all of the Eleventh company, Coast Artillery corps, known as the "millionaire militia company" from San Mateo. Instead of compelling a woman to pass the hat down the aisle, as he did on the other car, the robber went down the line himself.

He had just reached several women and was cursing at them when Lieutenant Kirkbride jumped from the opposite side of the aisle and, flinging himself at the neck of the young desperado, endeavored to fell him to the ground. The bandit proved too quick and, twisting around, placed one of his revolvers at the stomach of the young officer and fired twice. One bullet entered his intestines and glanced downward, passing through his leg, while the other went through his back.

Laughter Shakes Moose Hopes New Don Quixote Is Manhandled

J. ADAM BEDE.



JOHN M. HARLAN.

THIRD PARTY IS SHOWN IN TRUE LIGHT

Teddy's Years of Conversational Progress Reviewed

John Maynard Harlan and J. Adam Bede Deliver Sledgehammer Blows for Taft

A STRING OF BEDE'S

"The democrats look good to me this year because I'm an optimist. A barber told me the other day that it isn't half as hard to shave a democrat this year as it used to be." "I believe in two strong parties, one in power and the other watching it; and the reason I've always been a republican is because I think the democrats make the best watchers." "I've nothing particularly against the bull moose party, but we have a dehorning committee just the same, and it's open season for bull moose, particularly along in November." "Theodore Roosevelt wasn't within gunshot of San Juan hill when the battle was on, and he hasn't been that near to a fact since. We've been electing him on things that didn't happen."

S MITTEN with the sledge hammer blows delivered by John Maynard Harlan and impaled on the shafts of J. Adam Bede's ridicule, the bull-moose was manhandled last night for the edification and intense amusement of a crowd that filled the National theater to overflowing.

BEE CAUSES WRECK OF 'RUSHING' PARTY

Stings Horses; Runaway Follows; Four Stanford Girls Are Hurt

STANFORD UNIVERSITY, Sept. 15.—A honey bee, a team of frightened horses, and four injured Stanford girl students represent the actors in a near tragedy which has just come to light.

Secrecy on the part of the sorority sisters of the injured girls, broken only by the abrupt arrival on the campus of the remains of a badly wrecked livery rig kept hidden the details of a runaway which occurred Saturday afternoon on the La Honda grade and which, in addition to ending a "rushing" party of the Greek Letter society, necessitated the service of a physician for Miss Mildred Hayes, daughter of J. O. Hayes of San Jose and niece of Congressman E. A. Hayes, Miss Ruth Pinkerton of Pacific Grove, Miss Florence Mackey of Los Angeles and Miss D. Doud of Pasadena.

Twelve members of the Gamma Phi Beta sorority, with four "rushes," among whom was Miss Doud, were on their way to La Honda for a picnic when a lonely bee stung one of the horses attached to the surrey driven by Miss Pinkerton and caused the team to dash down the steep grade.

Just ahead was another surrey of the party and the occupants pulled their surrey to the side of the road. Miss Hayes leaped from the buggy and was thrown beneath the wheels of the second vehicle, suffering a fractured rib and numerous bruises about the face and body. Miss Mackey and Miss Doud were in the same carriage and were badly cut and bruised. Miss Edith Hutchinson, the fourth occupant, escaped unhurt. The two carriages crashed together and Miss Pinkerton, the driver of the frightened team, was thrown from her seat.

When the two carriages collided the horses of the second rig were freed and ran two miles down the mountain side, before being captured by Jack Strong of La Honda.

YOUNG SOCIETY GIRL HANGS SELF

Miss Z. Raiford Ends Life While Sister, Mrs. Robert Tibbitts, Is Entertaining

[Special Dispatch to The Call] LOS GATOS, Sept. 15.—Miss Zannoni Raiford, aged 17, sister of Mrs. Robert Tibbitts, wife of the millionaire contractor of San Francisco, committed suicide last evening in a barn opposite the magnificent Tibbitts country home between here and Saratoga. The tragedy was not made known by Coroner D. E. Kell until after the inquest today and efforts were made to keep the affair secret.

While Mrs. Tibbitts was entertaining guests from San Francisco at a house party the girl crossed the road and entered a barn on what is known as the Richards place. Then she knotted one end of a rope around her neck and the other around a rafter and, stepping off a feed bin, she died of strangulation, according to the verdict of the coroner's jury.

When Miss Raiford failed to appear in the evening a search was made for her by her brother, Council, who found her lifeless body hanging in the barn. The horrified youth rushed back to the Tibbitts home and burst, sobbing, into the midst of the assemblage of guests. It was some time before he could make himself understood, and then some of those present became hysterical.

The girl's family and friends are absolutely at a loss to account for the tragedy. Miss Raiford was graduated from the Los Gatos high school last June and had a pleasant home with her brother opposite the Tibbitts estate. She was unusually beautiful and an accomplished equestrienne. She rode a great deal and was often seen in the roads near Los Gatos.

Although friendly with many leading young men of the little city in the foothills, it is said she had no love affair. The funeral will be held tomorrow and will be strictly private.

Think of Your Thumb and Finger only, being necessary to put on or take off your eye glasses—saves lots of worry and is very convenient. That is one of the many good features of the Equipage eye glass. You'll find lots of others when you Wear One. California Optical Co. (W. F. Fenimore, J. W. Davis, A. R. Fenimore) 181 Post St. San Francisco 1221 Broadway, Oakland (C. L. Hogue at Oakland Store)