

FIRE UNDERWRITERS ARE BEWILDERED

They Have Scarcely Any Idea as
To Their Losses in San
Francisco.

DISCUSS TECHNICALITIES.

At Present Appears to be no Dispo-
sition to Take Advantage of
Them.

New York, April 18.—Never were the New York underwriters so bewildered as to their probable loss in a catastrophe as yesterday, when they tried to estimate the magnitude of their liabilities from the earthquake. Several conservative underwriters agreed that the property value of the collapsed and burned areas will probably aggregate \$100,000,000.

A comparison with the Baltimore fire of Feb. 7, 1904, was instantly drawn in insurance circles. In that conflagration \$70,000,000 worth of property was destroyed, and the loss which eventually fell upon the insurance companies was approximately \$30,000,000.

Between that disaster and yesterday's there was the one great difference in the fact that the fire underwriters are not liable for losses caused by the earthquake itself. But as for the damage to buildings which collapsed partly and then took fire, underwriters were uncertain during the day. As to the blocks of buildings which escaped the earthquake and then were burned the estimates were clearer.

California is not what is called among insurance men a "standard" policy state, and for many years most fire insurance policies issued upon property there contained a specific clause exempting from liability from wreckage through earthquakes. Within a few years most of the companies writing the bulk of San Francisco insurance have used the New York standard policy, which contains only one clause in any way bearing upon liability for earthquake damage. That clause is as follows:

"If a building or any part thereof fall, except as the result of fire, all insurance by this policy on such building or its contents shall immediately cease."

Some companies have retained an old fashioned policy which exempts from damage "occasioned by earthquake."

Officials of the insurance companies today examining the question as to how far this clause would exempt them from loss by resultant fires.

The general disposition, however, was that the companies would raise no technicalities, but wherever there could be the slightest question the benefit of the doubt would be given to the policyholder.

AMOUNT RISKED.

Chicago, April 18.—Fire insurance companies had about \$250,000,000 at risk in the city of San Francisco, the estimate being based on the premiums received in 1905. For years the Pacific coast has been the one section of the country which could be depended upon for a steady profit year in and year out. San Francisco has been the best profit producer of the coast. Its loss ratio for a period of years has been the lowest, being less than 25 per cent. of any city in the country, despite the unusual proportion of frame construction. As a result of this unusually favorable experience, the loss ratio for the entire coast was low in that city and all the fire insurance companies wrote very liberally. On the other hand the proportion of insurance to value was small, partly because of the overconfidence over the long immunity from heavy losses and also because there is no insurance clause in use there, as is the rule in other large cities, requiring the owner to carry a certain proportion of insurance to value.

The total San Francisco premiums in 1905 were \$2,985,546, of which \$1,645,759 was written in American companies and \$1,340,880 in foreign companies. The latter proportion is much greater than that held by foreign companies in the country at large, as they have always specially developed the Pacific coast business. Several foreign companies, that are never heard of in the east are large writers on the Pacific coast. The Rhine & Moselle, for instance, which operates nowhere in the United States except on the Pacific coast, had nearly \$5,000,000 at risk in San Francisco standing eighth in the list in order of amount. There were 105 fire companies doing business in California last year. The Fireman's fund, which is the leading fire insurance company of San Francisco, stands third, its premium income in the city last year being \$7,498, while the Home Fire & Marine, owned by it, had \$31,103. Local insurance men estimated tonight that the two companies had over \$5,000,000 at risk. The Hartford had \$72,236 in premiums and the New

TO AILING WOMEN.

A Little Sound Advice Will Help Many a
Sufferer in Salt Lake City.

No woman can be healthy and well if the kidneys are sick. Poisons that pass off in the urine when the kidneys are well are retained in the body when the kidneys are sick. Kidneys and bladder get inflamed and swollen, crowding the delicate female organs nearby and sometimes displacing them. This is the true cause of many bearing-down pains, lameness, backaches, sideaches, etc. Urinary poisoning also causes headaches, dizzy spells, languor, nervousness and rheumatic pain.

When suffering so, try Dean's Kidney Pills, the remedy that cures sick kidneys. You will get better as the kidneys get better, and health will return when the kidneys are well. Let a Salt Lake City woman tell you about Dean's Kidney Pills.

Mrs. John M. Child, wife of John M. Child, retired, of 25 North Fifth West street, says: "My back ached so that I could not sit still without placing my arm across my joints and leaning against it for the slight relief of this makeshift or position afforded. If I awoke at night I dreaded to change position for I knew the moment I attempted to turn again I would have a little confidence in Dean's Kidney Pills when they first came to my notice, for I had tried plasters and kidney remedies unobtainably without receiving any satisfaction, so when a box of the preparation procured at the F. J. Hill Drug Company's store brought relief and a continuation of the treatment was followed by the greatest improvement in my condition. It is little wonder that I very emphatically endorse the remedy."

For sale by all dealers. Price 50 cents. Foster-Milburn Co., Buffalo, New York, sole agents for the United States.

Remember the name—Dean's—and take no other.

Do You Want Milk of Uniform Quality

Milk you buy of your milkman varies in its percentage composition as much as 30 per cent. It is apt to be fair one day and very weak the next.

Carnation Cream

(Sterilized)

is of unvarying uniformity. It is nothing but the pure, evaporated milk from healthy cows, and is exceedingly rich in butter fat.

By sterilizing it, we destroy all disease germs and bacteria. Use Carnation Cream for all cooking purposes.

Delicious, light mashed potatoes may be made if Carnation Cream is used in their preparation.

York Underwriters owned by it, had \$77,552, making a total risk of over \$12,000,000. The California Fire, which only resumed business last year, had premiums of \$22,585, and the Pacific Underwriters had \$29,632. The Pacific Mutual, which was recently amalgamated with the Conservative of Los Angeles, will be doubly a sufferer, as that company wrote both life and accident insurance. It had the largest business on the coast last year.

A REMARKABLE PREDICTION.

Cleveland, April 18.—It has come to light here that the committee of experts on fire hazards in the employ of the national board of fire underwriters made a remarkable prediction a year ago in a report regarding San Francisco. After pointing out many topographical disadvantages, the report says:

"In fact, San Francisco has violated all underwriting traditions and precedent by not burning up. That it has not done so is largely due to the vigilance of the fire department, which cannot be relied upon indefinitely to stave off the inevitable."

LIEUT. CHAS. C. PULIS

Blown up by Charge of Dynamite in
San Francisco.

San Francisco, April 18, via Oakland, April 19.—Lieut. Charles C. Pulis, commanding the Twenty-fourth company of light artillery, was blown up by a charge of dynamite at Sixth and Jesse streets, and was probably fatally injured. He was taken to the military hospital at the Presidio. He had a fractured skull and several bones broken, and internal injuries.

Lieut. Pulis placed a heavy charge of dynamite in a building on Sixth street. The charge was exploded, and he was killed. He was a graduate of the artillery school at Fort Monroe, Va. He is 30 years of age, single and a native of Chicago.

LOS ANGELES SENDS RELIEF TO SAN FRANCISCO

Los Angeles, April 19.—This city has lost no time in going to the relief of stricken San Francisco. The city council has authorized \$5,000 to head a public subscription fund, and newspaper subscriptions aside from this have already exceeded \$25,000. H. E. Huntington, the street railway magnate, has also given \$5,000. A general relief committee has been formed to have supervision over the raising of relief money and pledges the sum of \$100,000.

The engineers and electricians of Los Angeles have formed a corps whose services for the clearing of the streets and general restoration of demolished structures have been offered to the northern city.

Bishop County of the diocese of Monterey and Los Angeles has issued the call to all Catholics within his jurisdiction to respond in behalf of San Francisco.

CALIFORNIA DELEGATION.

Anxious to Receive News of Families
In Ill Fated State.

Washington, April 19.—Aside from the keen sympathetic interests of members of Congress regarding the San Francisco disaster, several members of the California delegation have been making all possible efforts to get direct information regarding members of their families in the stricken city. Representative Kahn, whose wife has a three-day-old son, and is confined at his home in the residential section of the city, has made strenuous but so far unsuccessful efforts to get word to or from her. Mr. Kahn will leave for San Francisco today.

Representative Lacey of Iowa has a daughter, Mrs. Brewster, who resides in the Hotel St. Nicholas, and he, too, has made several unsuccessful efforts to communicate with the coast.

Representative Gillett of California is much exercised regarding the safety of his two daughters. One of his daughters is attending Stanford university, the other is at Mills college on the Oakland side of the bay.

Senator Ankeny of Washington has a son, who is a student at the University of California at Berkeley, Cal. Senator Dixon of Nevada has a son at Belmont, three miles from Palo Alto.

TWO MORE SHOCKS.

Recorded During Night at Weather
Bureau, Washington.

Washington, April 19.—The weather bureau today issued the following bulletin: "Two small, rather shocks of the San Francisco earthquake were recorded on the seismograph at the weather bureau, Washington, D. C., during the night and morning."

"The first shock was decidedly stronger than the other one, although both were very slight compared to the original disturbances. The principal portion, that is, the strong motion in the first shock occurred at 8:46 p. m., and in the second shock about 2:41 a. m. The motion in the second shock was especially feeble and ill-defined."

WILLIS L. MOORE,
"Chief U. S. Weather Bureau."

WILL SEND UNEMPLOYED.
New York, April 19.—The New York Building Trades union voted last night to send an army of their unemployed members to San Francisco to aid in the work of clearing the city and to help in its rebuilding.

REPORTS FROM INTERIOR TOWNS.

In Santa Rosa Ten Thousand
Men, Women and Children
Are Homeless.

FIRE FOLLOWS EARTHQUAKE.

Nothing But Sad Tidings From Hop-
land, Healdsburg, Geyserville,
Cloverdale and Ukiah.

San Francisco, April 19, via Oakland. Reports from the interior are most alarming. Santa Rosa, one of the prettiest cities of the state, in the prosperous county of Sonoma, is a total wreck. There are 10,000 homeless men, women and children huddled together. The loss of life is not to be estimated. It will probably reach the thousands.

As the last great seismic tremor spent its force in the earth the whole business portion tumbled into ruins. The main street is piled many feet deep with fallen buildings. Not one business building is left intact.

This destruction includes all of the county buildings. The four-story court-house, with its dome mounting high into the heavens, is merely a pile of broken masonry. Nothing is left. Identification is impossible.

What was not destroyed by fire. The flames leaped into the heavens there was hope of saving the residence district. It was soon apparent that any such idea that might have been entertained was to be abandoned.

This was appreciated by the citizens and they prepared to desert their homes. Not even their household goods were taken. They made for the fields and hills, to watch the destruction of one of the most beautiful cities of the west.

Messengers bring the saddest tidings of the destruction of Healdsburg, Geyserville, Cloverdale, Hopland and Ukiah. This report takes in the country as far north as Medicine Lake and Lake counties, and as far west as the Pacific ocean. These are frontier counties and have not as large towns as farther south.

In every case the loss of life and property is as shocking as here.

GERMAN PRESS SYMPATHETIC.

Berlin, April 19.—All the morning newspapers deal sympathetically with the situation arising from the earthquake in San Francisco. The Tagblatt says it is certain that the entire German people will evince their sincerest sympathy with the sorely afflicted city, and intimates that money to assist the needy probably will be raised in Germany. The paper expects the city of San Francisco to rise speedily from out of the ruins, more beautiful and more powerful, like Chicago after the great fire. Prof. Archenhold, director of Trepolt astronomical observatory, expresses himself as very doubtful regarding the idea that the eruption of Vesuvius and the earthquake at San Francisco were common origin.

PRINCIPAL BUILDINGS DESTROYED OR DAMAGED.

San Francisco, April 18.—Following is an incomplete list of the principal buildings destroyed or damaged:

Call building, entirely destroyed.

Claus Spreckels building, gutted by flames.

Hearst building, collapsed.

New Chronicle building, badly damaged at all.

The White House, walls badly cracked; all plate glass windows gone.

Every piece of stock in building removed before 3:30 a. m.

Winchester Hotel, Third street; totally destroyed.

Grand Opera House, entirely destroyed.

Claus Spreckels' house and stables on Vanness avenue, badly damaged.

St. Luke's Episcopal church, Vanness avenue; will have to be pulled down.

Mechanics' Library building, Post street; cornice fell; building slightly damaged.

Crocker building, Market and Post; slightly damaged.

Adolphus Hotel, walls and rear largely caved in.

Upham building, Pine and Battery; totally destroyed; loss \$550,000.

Fire house, adjoining California hotel on Bush street, Chief Sullivan and wife, sleeping in engine house, severely injured by bricks crashing through the roof from hotel.

California hotel, Bush street; upper walls collapsed and upper floors wrecked.

The building in course of construction to be occupied by the Hammam baths will have to be rebuilt. It is located on Post street, near the Olympic club. The walls are badly warped and twisted and the roof has fallen in.

San Francisco Gas and Electric company's Post street plant, slightly damaged.

St. Francis Hotel, exterior slightly cracked and seamed, but not seriously damaged.

Pacific Union club, Post and Stockton streets; front damaged and fissures in rear wall.

St. Dominic's church, on Pierce street; total loss. The interior of the church is wrecked and there are large fissures in the walls. The structure will have to be pulled down. The parochial house in the same block is a partial wreck. Loss to the parish about \$300,000.

The ornamental top on St. Dunstan's, the apartment house at Sutter street and Vanness avenue, fell into the street.

The Concordia Club building on Vanness avenue has several fissures in the side, and rebuilding will be necessary.

The Hotel Grana, badly damaged.

PORTLAND ACTS PROMPTLY.

Portland, Ore., April 18.—At the instance of the Evening Telegram \$15,000 was raised in a few hours this afternoon in this city for the relief of the earthquake sufferers.

At Oregon City a mass meeting tonight pledged \$2,000 for the same purpose.

ALL GOVERNMENT BUILDINGS DESTROYED.

Washington, April 19.—The war department received today the following from Gen. Funston, dated San Francisco April 19:

"Your four dispatches received. Have already filed several for you. It is impossible now to inform you of the full extent of the disaster. City practically destroyed. Troops have been aiding police patrolling and maintaining order. Martial law has not been declared. Working in conjunction with

civil authorities have not interfered with the sending of any dispatches. "You cannot send too many tents or rations. About 200,000 people homeless. Food very scarce. Precious houses destroyed. All government buildings in city gone."

SHOCKS FELT IN CLEVELAND.

Cleveland, April 18.—Distinct shocks at the San Francisco earthquake were felt in Cleveland this morning, the seismic disturbance being plainly recorded at the observatory at St. Ignace college. There was a series of shocks lasting about eight minutes.

ITALIAN OBSERVATORIES RECORDED EARTHQUAKE.

Rome, April 19.—The seismographs in the observatories throughout Italy yesterday recorded distinct earthquake shocks. Those of the observatory at Florence which has the most perfect instruments, indicated that an earthquake had been felt at a distance of over 7,000 miles. The shocks were so severe that they injured the instruments. The director of the Florence observatory is of the opinion that the shock in California, viewed in connection with the outbreak of Vesuvius and the earthquake in Calabria in September last, indicates the approach of further terrestrial convulsions.

King Victor Emmanuel was most impressed with the news from California, following so soon after the Calabria disaster and the eruption of Vesuvius. He said that no one can sympathize more than the Italians with the sufferers in and about San Francisco, adding that he felt most anxious for the thousands of Italian emigrants in California.

The news was communicated to the pope by the papal secretary of state. The pontiff gave orders that he be kept informed of all the developments, especially regarding the safety of Archbishop Ruffini and of the clergy of San Francisco.

MONEY FOR SAN FRANCISCO.

Washington, April 17.—The secretary of the treasury has authorized the telegraphic transfer of \$10,000,000 from the sub-treasury at New York to San Francisco. The cash will be deposited in New York and immediately paid on the order of San Francisco banks entitled to the same.

NEW YORK INSURANCE LAWS.

Albany, N. Y., April 18.—An amendment of vital importance to the "big bill" amending the insurance law was made by the senate last night at the close of an all-day session.

This amendment, which was adopted by a vote of 26 to 21, strikes out the provision requiring mutual companies to expose lists of policyholders in connection with their annual elections and substituted a provision requiring such companies to mail to all or any of their policyholders during the five months prior to any election any matter required by 100 or more policyholders to be sent.

Senator Armstrong declared that the amendment destroyed one of the crucial reforms sought by the insurance investigating committee.

CAUSES SORROW IN ROME.

Rome, April 19.—The news of the earthquake in San Francisco and its vicinity caused a great deal of sorrow here. Many Americans hurried to the embassy, consulate and the office of the associated press, caring for the safety of their relatives or property. It is estimated that there are over 2,000 Californians now visiting Italy.

RED CROSS WILL APPEAL.

Washington, April 19.—The executive committee of the American Red Cross has decided to make an immediate appeal for aid for the San Francisco sufferers.

The committee directed the secretaries of all state branches to issue appeals for assistance.

ARMY TENTS SHIPPED.

Philadelphia, April 19.—Pursuant to the order issued this morning by Secy. Taft, the quartermaster department in this city today shipped to San Francisco 3,500 conical tents, all that were available in the district. The tents were forwarded by express over both the Pennsylvania and Baltimore & Ohio roads.

FIRE ON NOB HILL.

New York, April 19.—The Western Union received a report that early this morning the fire spread into the Nob Hill section of San Francisco. This is the section of the city where many fine residences, including the Crocker and Huntington homes.

GOLDFIELD SENDS FIRST RELIEF.

Goldfield, Nev., April 19.—Goldfield, in the heart of the southern Nevada, a hot mining district, claims to be the first city in the United States to raise a relief fund for the San Francisco sufferers. Yesterday \$4,300 was raised and tonight it is expected that the fund will amount to \$10,000. Twice that amount is promised if the need requires.

VOLCANIC ASHES FALLING.

Naples, April 19.—Volcanic ashes are again falling at Santa Anastasia, Somma and Garcola in such quantities that the inhabitants who had returned to their homes have been obliged to leave again.

SOUTHERN PACIFIC LOSS.

E. H. Harriman Advised It Is Com-
paratively Small.

New York, April 19.—E. H. Harriman last night received a dispatch from his representative in San Francisco in which it was stated that the loss to the Southern Pacific railroad company was comparatively small.

Patrick Calhoun, president of the United Railroads of San Francisco, from his offices at 30 Broad street, tried in vain all day yesterday to get in communication with his offices in San Francisco.

Mr. Calhoun was greatly worried over the railroad property and its possible ill fate, but was warmly congratulating himself upon the recent return of Mrs. Calhoun from San Francisco.

FIRE ENGINES FROM OUTSIDE SENT TO SAN FRANCISCO

Washington, April 19.—The war department today received the following bulletin from the Western Union:

"Outside cities have been sending fire engines to San Francisco to assist in subduing the flames but it was found useless on account of no water and they are now returning to Oakland and other points. The firemen report the city doomed."

RELIEF FOR SUFFERERS.

War Department Takes Prompt Ac-
tion to Afford It.

Washington, April 19.—Prompt action has been taken by the war department in extending to the earthquake sufferers of San Francisco all the available resources at its command.

Made in New York

ALFRED BENJAMIN & CO. have become famous
for their Black and Blue single and double
breasted Sack Suits.

None other than standard weaves of reputation
—tried and tested by years of satisfactory service—
are used in their tailor shops—a block from Broad-
way, a minute's walk from Fifth Avenue.



In style these suits
conform to the ac-
cepted New York fash-
ions; the coats are of moderate length and have no
vents whatsoever.

Correct Clothes for Men

Exclusive Agent Here.

Poulton, Madsen, Owen & Co.

111-113 Main Street

KEITH-OBRIEN CO.



Big Waist Sale

These are all new
Waists; beautiful
patterns and desir-
able in every sense.
It's an opportunity

- Lawn Waists, made with all-over embroidery yoke, pin tucked front and tucked back..... \$1.95
- A Very Pretty Waist, made with fine pin tucked front; lace collar and cuff; regular \$3.00; for..... \$2.45
- A Mercerized Mull Waist, with square tucked yoke, Irish lace trimmed, collar and sleeves to match; a good value; at..... \$2.95
- A Fine Fitting Waist, made of all-over embroidery; very dainty patterns; in blind and eyelet hole, short sleeves..... \$4.45

SALT LAKE THEATRE

EXTRA MATINEE

TOMORROW, FRIDAY APRIL 20.

DAVID PROCTOR in

A MESSAGE FROM MARS

BENEFIT

SAN FRANCISCO

SUFFERERS

PRICES—25c to \$1.00

Mount's Pickles are a combination of
quality and home industry.

CHINA SALE

Now are at 25 E. First St. Studio,
room 36 Hooper Block.

AT BARTON'S

Our
Twenty
Dollar
Suits.

WE AIM TO SELL THE VERY BEST TWENTY DOLLAR SUITS
THAT THE PRICE CAN BUY. WE BELIEVE WE HAVE THEM. WE
ARE TOLD THAT THEY ARE EXCELLENT NUMBERS. SINGLE AND
DOUBLE BREASTED STYLES IN CHEVROTS, SERGES, WORSTEDS,
AND MIXTURES OF ALL SORTS. TAILORING, TRIMMINGS AND CUT
OF THESE EXCELLENT SUITS IS SIMPLY FAULTLESS.

LEADING CLOTHIERS to Men and Boys.
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