

SAN FRANCISCO.

A CITY OF DESOLATION BUT NOT OF DESPAIR. COURAGE, ENERGY, ENTERPRISE ARE THE DOMINANT FEATURES AND SENTIMENTS.

There have been far more deplorable calamities than the disasters of earthquake and fire which have destroyed San Francisco, so far as loss of life is the measure of such events. But, never before, so far as history records, were such magnificent buildings wrecked, or groups of costly structures ruined, or materially damaged by a conflagration following an earthquake. At Lisbon, on 1st November, 1755, in 8 minutes, 50,000 people were swallowed up and whole streets engulfed. This earthquake extended 5,000 miles, and many towns in Spain and Portugal were overturned with losses of many thousands of lives. The British Association's catalogue of earthquakes gives a list of several hundred by which whole cities were destroyed and population from 10,000 to 100,000 buried in the ruins.

But in none of these places were there any edifices, public or private, so costly as those which gave San Francisco, its prominence amongst the magnificent cities of the world. Its situation is singularly favourable for trade. The harbour is almost ideal in capacity and natural attractions and advantages. It is the port of the United States for shipping engaged in the trade with China, Japan, the Philippines, Australia, and other places to and from which American exports and imports flow in large quantities.

By the last census the city had 342,782 inhabitants and covered an area of 77,520 acres.

The extent of the property losses is still a matter of conjecture. Exaggeration always runs riot on such matters until an assessment has been made by experts. The insurance loss is variously estimated from \$50,000,000 to \$100,000,000.

The following list of 41 fire insurance companies gives the insurance involved and an estimate of the net amount of loss less re-insurance and salvage. But it will be some time before a complete schedule can be compiled. There were 110 fire companies operating in "the City of Golden Gate,"

The British companies, the leading American ones, as well as some foreign companies, are announcing their intention to pay all claims as rapidly as their validity is established. They are making financial arrangements for transferring funds to San Francisco as soon as the local banks resume business. Fortunately, the cash and documents of these institutions have escaped destruction.

The authorities have shown splendid energy and wisdom in dealing with the frightful situation. Property has been protected and the unhouseed multitude has been safe-guarded from marauders and everything has been done to find them shelter and food.

The telegraph companies have been overwhelmed with messages which they could not handle owing to the wires being down and the whole service disorganized. But what was possible to be done they have done and the lines are now beginning to work regularly. The railway's have displayed most commendable liberality in conveying supplies of food and clothing free, and in carrying thousands of the stricken inhabitants to distant towns where hospitality was nobly offered.

Already over 13 millions of dollars have been subscribed to relieve the wants of the sufferers.

Ground is being cleared preparatory to re-building structures which have been demolished. The new edifices will be fire-proof, and, as far as possible, earthquake proof. The water supply is being restored and measures will be adopted to lessen the danger of the wrecked distributing plant in one section depriving the whole city of water. The conflagration would have been checked in its initial stage had the water supply service been intact.

San Francisco is a city of enormous wealth, it is the capital and market of California, which is the most productive portion of this earth. In a few years there will be a new city covering the site now strewn with ashes and debris which, in magnificence of architecture will surpass what has been destroyed.

	Gross Amount of Insurance Involved.	Net Amount of Loss less Reinsurance and Salvage.
American Fire Ins. Co. of Philadelphia...	\$ 500,000	500,000
Camden Fire Ins. Co. of Camden, N. J.	503,000	503,000
British Amer. Assurance Co. of Toronto.	275,000	275,000
British Amer. Insurance Co. of N. York.	75,000	75,000
Continental Insurance Co. of New York.	2,350,000	2,350,000
Concordia Fire Ins. Co. of Milwaukee.	200,000	200,000
Delaware Insurance Co. of Dover.	8,000	8,000
Europa Insurance Co. of Berlin.	3,000	3,000
Germania Fire Ins. Co. of New York.	2,500,000	2,500,000
German Insurance Co. of Freeport, Ill.	1,500,000	1,500,000
Glens Falls Ins. Co. of Glens Falls, N. Y.	1,000,000	1,000,000
Globe & Rutgers Insurance Co. of N. Y.	750,000	450,000
Hamburg-Bremen of Hamb'g, Germany.	1,100,000	1,100,000
Home Insurance Co. of New York.	2,000,000	1,500,000
Individual Fire Underwriters of St. Louis, Mo.	40,000	40,000
Individual Underwriters' Association (John R. Wares)	214,625	214,625
Jefferson Fire Ins. Co. of Philadelphia.	20,000	20,000
La Confiance Insurance Co. of Paris.	2,000	2,000
La Metropole Insurance Co. of Paris.	5,000	5,000
La Nationale Insurance Co. of Paris.	3,500	3,500
La Paternelle Insurance Co. of Paris.	7,000	7,000
La Polar of Bilbao, Spain.	3,500	3,500
Le Soleil Insurance Co. of Paris.	3,000	3,000
L'Union Insurance Co. of Paris.	6,500	6,500
L'Urbaine Insurance Co. of Paris.	3,500	3,500
New Brunswick Fire Ins. Co. of New Brunswick, N. J.	25,000	25,000
Northwestern National Ins. Co. of Milwaukee.	400,000	300,000
Pacific Insurance Co. of New York.	30,000	30,000
Phenix Insurance Co. of Brooklyn.	1,500,000	1,500,000
Royal Exchange Assurance of London.	2,700,000	2,700,000
Royal Insurance Co. of Liverpool, Eng.	4,000,000	4,000,000
Security of New Haven.	300,000	300,000
Standard of Amsterdam.	3,500	3,500
Stuyvesant Ins. Co. of New York.	102,000	102,000
Spring Garden Ins. Co. of Philadelphia.	250,000	250,000
Sun Insurance Office of London, Eng.	3,500,000	2,500,000
Teutonia Insurance Co. of New Orleans.	40,000	40,000
Western Assurance Co. of Toronto.	400,000	400,000
United Firemen's Ins. Co. of Philadelphia.	200,000	140,000
Aetna Insurance Co., Hartford.	4,000,000	4,000,000
Queen Insurance Co., New York.	1,500,000	1,500,000