BURANCE COMPANIES

gation May Arise Over Fire Losses---Earthquake Not Covered.

RISKS ARE ABOUT \$250,000.000

eign Corporations Will Lose Heavily as Result of the Great Disaster.

icago, April 20 .- Fire insurance nies had about \$250,000,000 of in the city of San Francisco, this te being based on the premiums red in 1905. The insurance situa there has neen very peculiar. For the Pacific Coast has been the section of the country, and the only which could be depended upon for leady profiz year in and year out. San Francisco has been the best t-producer of the Coast. I less than 25 per cent, we other effy in the country. the lowest, less than 25 per cent, by other city in the country, in of an unusual proportion of frame fuction. Today's losses, however, more than wipe out all the profit he last 50 years, just as the com-

Enjoyed Very Low Rate a result of this unusually favor-experience rates were low in San herally. On the other hand, the rion of insurance to value was uny small, partly because of the ovidence resulting from long importrom heavy losses, and also bethere is no co-insurance clause in here as is the rule in other large requiring the owner to carry a proportion of insurance to value. d in the rooms, depending upon of construction to prevent any

No Buildings Fireproof however, overlooked the con-on hazard as the experience on of buildings at Baltimore was that The latter proportion is much than that held by foreign companthe country at large, as they have s specially developed the Coast ses. Several companies that are heard of in this part of the country of

Francisco, standing eighth in the There were 105 fire companies do-ousiness in the state last year. nusiness in the state last year, and interest was manifested today to situation of the Firemen's Fund, h is the leading San Francisco comuld have the largest amount at risk, in fact, it stands third. An unusual ortion of its liability, too, is on present the stands described by the stands of the

was held by insurance men, figuring semium, giving the two compani \$8,000,000 at risk. Only a sma \$8,00,000 at 1132. ortion of this, however, was involved there is the question of liability on buildings shattered by the earth

Life Companies Hard Hit word was received yesterday by Chicago representatives from any e-San Francisco companies, owing e lack of wires. It is expected that

rance companies were in a very v that they were in for enormous s, but had no way of getting any dis. The life, casualty and liability panies had the satisfaction, however, nowing that the worst of their s were over. The fire companies, he other hand, had a quarter of a m at risk in the city of San Franshere there was no water, a diswhere there was no water, a dis-nized fire department and the enor-ic conflagration hazard involved in a areas of light frame constructions.

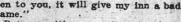
a building or any part thereof falls, opt as a result of fire, all insurance this policy on such building or its ents shall immediately cease.

companies nave not had good in enforcing this provision, the

THE CHRONICLES OF DON Q.

BY K. and HASKELL PRITCHARD.

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NO. VII.

. A KING OF FINANCE

l, tin like silver, crockery like merble, windows like crystal.