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IN ADVANCE.

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THE SAN FRANCISCO CALAMITY.

The sympathy and interest with which Canadians have watched the sufferings of the communities in the vicinity of Vesuvius during its recent eruption became intensified into horror at the news which arrived on Wednesday morning, of the partial destruction of San Francisco by earthquake and fire, the two disasters springing probably from the same cause in the bowels of the earth, be that cause what it may. For this peculiar interest in a calamity which strikes such a shattering blow at a very attractive and prominent city of the neighboring Republic, there is more than mere neighborhood to account. California is a state which for years past has attracted a particularly large share of attention from Canadians; and at the present time it must possess many thousands of residents who went there originally from the Dominion, and not only this, but each winter and spring it is the Mecca of hundreds of well-to-do Canadian tourists. Thousands of homes in Canada, particularly in Ontario, will be in a state of anxiety until news of a definite character reaches them as to the casualties. It is quite evident that much of the information which so far has reached the outside world is of a vague, even wild character. Telegraph wires are largely ruined, and communication from many districts entirely cut off.

What is known, however, is that the earthquake came at about 5 in the morning, when most of the inhabitants of the city were in bed; they rushed out into the streets where many of them were immediately overwhelmed by falling walls and roofs. To add horror to horror, fire broke out at several points simultaneously, and as the water mains and many fire halls had been ruined by the seismic disturbances, it spread with alarming rapidity. There is no doubt that many of the largest buildings in that city of fine structures have fallen a prey either to the earthquake or to the flames. But when the reports speak of San Francisco being almost wholly destroyed, they must surely be exaggerating, for they also state that the

damage is estimated at something under \$100,000,000, a figure which would be greatly exceeded were the former strictly accurate. Again, we are told that the new City Hall, which cost \$7,000,000 has been practically ruined; furthermore, that the loss there is calculated at half a million. The two estimates do not tally at all. The loss of life is variously estimated at from 200 to 1,000, though here again, this must be, under the circumstances, the veriest conjecture. It is to be fervently hoped that the first reports, as we surmise, have been greatly exaggerated, though as a matter of fact, the destruction appears to be growing worse with every bulletin that arrives. Not only San Francisco, but many other cities and towns seem to have suffered terribly. Santa Rosa is practically wiped out, with the loss of hundreds of lives.

News from the stricken city is far too meagre at present to form the basis of any reliable estimate of the liability of the insurance companies, practically all data being in the hands of local agents. The form or standard under which the business is carried on there makes them, we understand, liable for any fire loss, even the direct result of earthquake, so long as the building in question has not actually itself collapsed therefrom. We learn, that the total premiums collected in San Francisco for the year 1905, as calculated by the "Pacific Coast Review," were about \$3,000,000, and that there were 105 British, Canadian, and American companies doing business there. Among Canadian companies, the British America received from that city last year \$13,333 in premiums, and the Western Assurance Co., \$17,458.

ANOTHER POWER REPORT.

Following the issue of the report of the Ontario Power Commission comes that of the Hydro-Electric Power Commission, of which Hon. Adam Beck is chairman; George Pattinson, M.P.P., and another gentle-

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