

## THE PROBLEM OF 'FRISCO INSURANCE

No Losses To Be Paid Until All Are Properly Adjusted.

### RETURN FOR FIRE LOSSES ONLY

A Fine Distinction Likely To Be Drawn Between Losses by Earthquake and Flames.

Oakland, April 22. — An important meeting of the San Francisco underwriters was held today.

The sense of the meeting was that the impression should not be given out that the insurance companies had money to throw away, or that any losses would be paid until they had been properly adjusted, and only such losses as the company is responsible for will be paid.

This matter was brought to the attention of the board by Rolla V. Watt, manager of the Royal and Queen's Insurance Company. He said:

"I met ex-Mayor Phelan on the street yesterday, and he asked me to get some sort of notice given out to the public that their losses would be paid. I do not believe that this is the proper thing, and I told him so. The companies I represent will pay what they are liable for and no more, and it is better for those whose spirits are drooping to allow them to drop rather than to buoy them up with false hopes."

From this remark there is no doubt that the companies will draw a fine distinction between the loss by earthquake and that by fire, and will only pay for what was actually burned. The question of property devastated by dynamite was not touched upon, and will probably be the cause of litigation.

The amounts at risk in San Francisco of the Canadian and foreign companies are:

British America, Toronto, \$1,064,000; British America, New York branch, \$240,000; Western Assurance, \$1,252,000; Total for Canadian companies, \$2,556,000; Aachen and Munich, \$2,552,000; Alliance, London, \$3,496,000; Atlas, London, \$3,176,000; Austrian Phoenix, Vienna, \$2,400,000; Caledonian, \$2,534,000; Commercial Union, London, \$3,320,000; Hamburg-Bremen, \$4,480,000; Law Union and Crown, London, \$2,240,000; London Assurance, London, \$7,016,000; London and Lancashire, London, \$5,480,000; Royal Exchange, London, \$4,520,000; Norwich Union, London, \$2,424,000; North German, \$4,712,000; Manchester, \$445,000; Northern, London, \$4,288,000; North British and Mercantile, \$2,200,000; New Zealand, \$2,326,000; Palatine, London, \$2,736,000; Phoenix, London, \$1,240,000; Phoenix, London, \$1,432,000; Rhine and Moselle, Strassburg, \$4,688,000; Royal and Liverpool, \$5,688,000; Royal Exchange, London, \$4,520,000; Queen, London, \$1,920,000; Scottish Union and National, \$1,752,000; State of Liverpool, \$1,232,000; Swiss, Gothenburg, \$2,472,000; Sun, of London, \$3,200,000; South Western, \$2,200,000; Transatlantic, Hamburg, \$5,912,000; Union of London, \$3,384,000; Total for foreign companies, \$106,736,000.

The amount of risk in San Francisco held by American companies, is: Aetna, of Hartford, \$3,550,000; American, of Philadelphia, \$2,200,000; American, of New York, \$1,015,000; American, Newark, \$1,512,000; Agricultural, Watertown, N.Y., \$1,204,000; Alliance, Philadelphia, \$1,254,000; American, Boston, \$84,000; Atlanta-Birmingham, \$46,000; Austin, of Texas, \$244,000; Connecticut Fire Insurance Company, \$1,225,000; Continental, New York, \$1,712,000; California, San Francisco, \$1,800,000; Citizens', St. Louis, \$1,400,000; Calumet, Chicago, \$1,104,000; Colonial Underwriters, Hartford, \$550,000; Caledonian American, \$504,000; Concordia, Milwaukee, \$504,000; Commercial Union, New York, \$525,000; Fidelity, Poughkeepsie, New York, \$1,250,000; Fire, Philadelphia, \$1,000,000; Eagle, of New York, \$852,000; Equitable, of Providence, \$461,000; Fire Association, of Philadelphia, \$2,396,000; Fireman's Fund, San Francisco, \$2,080,000; Franklin, Philadelphia, \$1,652,000; German, of Freeport, Ill., \$1,225,000; Germania, New York, \$1,712,000; German-American, New York, \$1,550,000; German National, Chicago, \$1,550,000; German, of Peoria, Ill., \$1,715,000; German Alliance, New York, \$584,000; Globe and Rutgers, New York, \$1,280,000; Glen's Falls, \$1,225,000; Guaranty, Philadelphia, \$1,006,000; Hartford Insurance Company, \$2,750,000; Home, of New York, \$1,176,000; Home, of San Francisco, \$2,488,000; Hanover, of New York, \$1,848,000; Insurance Company of North America, Philadelphia, \$3,912,000; Indemnity, New York, \$750,000; Milwaukee Mechanics, \$2,750,000; Mercantile, Boston, \$1,040,000; Michigan Fire and Marine, Detroit, \$82,000; New York Underwriters, \$5,880,000; Niagara, New York, \$2,648,000; National, of Hartford, \$2,415,000; National Union, Pittsburgh, \$1,652,000; North German, New York, \$525,000; Northwestern National, Milwaukee, \$880,000; North River, New York, \$230,000; New Hampshire, \$122,000; Nassau, of New York, \$584,000; New York Fire, \$550,000; Orient, of Hartford, \$1,144,000; Phoenix, of Brooklyn, \$1,094,000; Pennsylvania, \$4,080,000; Phoenix, of Hartford, \$2,240,000; Pacific Underwriters, San Francisco, \$1,948,000; Providence, Washington, \$1,250,000; Philadelphia Underwriters, \$121,000; Pelican, of New York, \$550,000; Queen City, of South Dakota, \$152,000; Rochester German, \$580,000; Springfield Fire and Marine, \$2,088,000; St. Paul Fire and Marine, \$1,480,000; Spring Garden, Philadelphia, \$500,000; Security, of New Haven, \$880,000; Security, of Baltimore, \$243,000; Teutonia, of New Orleans, \$419,000; Traders, of Chicago, \$2,640,000; United Fireman's Philadelphia, \$880,000; Union, of Philadelphia, \$666,000; Westchester, \$1,400,000; Williamsburg City, \$1,440,000; Total for American companies, \$126,238,000.

BICKLE'S Anti-Consumptive Syrup is the result of expert chemical experiments, undertaken to discover a preventive against inflammation of the lungs and consumption, by destroying the germs that develop these diseases, and fill the world with pitiable subjects hopelessly stricken. The use of this Syrup will prevent the fire consequences of neglected colds. A trial, which costs only 25 cents, will convince you that this is correct.

## GERMANY TAKES A MEAN REVENGE

Angered With Italy—Refuse Aid to Stricken.

### KAISER SHOWS NO CONCERN

People of Finland Now Preparing for an Uprising Against the Czar.

Berlin, April 23. — Because the Italian delegates to the Algeiras conference did not support Germany the sufferers from the eruption of Vesuvius are not to receive any assistance from Germany.

As soon as the extent of the disaster which wiped out several towns near Naples became known here a number of people who wanted to show their sympathy with the survivors tried to start a relief fund and applied to a Berlin paper, which is often used as a semi-official organ by the Government, only to be told that they had better give up the idea, as it would undoubtedly prove a failure.

No reason was given, but it suddenly occurred to these men that neither the Kaiser nor any other German ruler or prince had sent any message of condolence to King Victor Emmanuel.

As a matter of fact there is a much more bitter feeling against Italy than against France in official circles here, as it is felt that that country supported the German delegates, the Algeiras conference would have ended in a diplomatic victory for Germany, but not to help the poverty-stricken people of the devastated districts surrounding the volcano seems a rather mean way of taking revenge.

At a time when Germany is exceedingly anxious to win the friendship of the United States it has been a cause of great regret to the Kaiser that American papers have accused the German Government of trying to annoy America by asking the Czar to call the Hague conference at a time when the Pan-American congress will be in session.

The accusation is really very unjust. There is no love lost between Germany and Russia at the present time, and the Kaiser had absolutely nothing to do with the fixing of the date. He takes little or no interest in the whole affair, which he considers a mere waste of time.

It is also strongly denied that Germany would be specially interested in this particular meeting at the Hague because she wants to protest against the so-called Calos doctrine, and it is asserted that the statement has only been made to create ill-feeling against Germany in South America.

The people of Finland are preparing a general uprising to throw off the yoke of Russia, and the Kaiser has received from home by a certain prominent Finnish political refugee here.

The Russian Government is aware of the danger, and is preparing to send an army corps into the grand duchy to crush the revolutionists and maintain an independent Finnish republic.

The first warning of the impending danger came to the German Government a week ago, when in a secret printing establishment at Helsinki thousands of manifestos were seized by the Russian police.

The manifestos were addressed to "All True Friends of the Finnish Fatherland," reads in part: "We must get ready for war, must arm ourselves with the most modern weapons. An offer has been made us by a famous firm to supply us with thousands of Mauser rifles and bayonets at a very low price. Let each man who can afford send to the firm for his share. We have money enough to buy rifles for the patriots who are too poor to buy them. Our plans are ready, and within a week after we declare war against our oppressors we shall have every Russian soldier out of Finland."

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The manifesto was dated March 31, and signed Eero Kaaleks.

An amusing story of how the Tartars of a village near Kassa were given permission by the Czar's own officers to hold a meeting for the purpose of denouncing the Government, comes from St. Petersburg.

The other day a delegation of prominent Tartars, one of whom was a prince, applied to the Czar's own officers for permission to hold a meeting in honor of the Czar, who so graciously had granted his people a constitution. The spokesman, who was delighted at the prospect of a meeting, was, however, disappointed when he learned that the Czar's officers had decided to send to St. Petersburg, ready to give his permission, but his face grew pale and paler when he saw not only all the mustaphas, chokims and chabulbas from his district, but scores of strange faces from all parts of the government, arrive at the service, which was unlike any service he had ever seen.

One speaker after another addressed the crowd, which grew bigger and more excited. A terrible suspicion arose in his mind, which was confirmed when he sent for an interpreter, who translated the "sermons" to him. The Czar, Count Witte and every member of his cabinet were attacked in the most violent terms, and plans for a general uprising were openly discussed. He immediately sent a messenger for a son of a Cossack, but before they arrived he knew even that the name of the man who was picked to assassinate himself.

When at last the Cossacks arrived as fast as they could, they carried them, the Tartars fled in confusion, though a number were captured and thrown into prison, where they are being kept to make them confess and betray their leaders, who planned this strange service "in honor of the Czar."

The spokesman has given up all hope of the Czar's St. Stanislas.

A cable from Tokio the other day stated that a Japanese officer in Mikado's navy, Baron Kimura, after a series of experiments, had succeeded in inventing a wireless telephone, which was to be adopted by the Government and placed in all railroad and postoffice in the land of the chrysanthemum.

Now comes a German inventor, however, the engineer, Ruhmer, and accuses the wily Japanese of having stolen his invention from him, and asks the German Government to interfere with the Mikado's Government in his behalf and prevent

## THE ADVERTISER, LONDON, ONTARIO, MONDAY, APRIL 23, 1906.

the new phone from being introduced into each instrument. But in use, a year or so ago Baron Kimura arrived in this city and was a frequent visitor to Ruhmer's laboratory, where he took great interest in the new telephone, and promised the inventor to have it adopted by his Government.

He has now kept his promise, but not in the manner the inventor expected. The same Baron Kimura is also accused by Professor Slaby of having stolen his wireless telegraph, made a few immaterial changes, and sold his "invention" to the Japanese Government, with which he had hoped to do good business in Japan.

The German Government will now investigate the matter.

### ONTARIO MAY HELP

Legislature May Vote a Sum for Relief of San Francisco.

Toronto, April 23.—It is understood that the cabinet will be asked today the advisability of asking the Legislature to make a grant toward the funds for the relief of the suffering in the San Francisco calamity.

Last week, on motion of the Premier and Hon. Mr. Ross, a resolution of sympathy was unanimously adopted by the House, and a copy ordered to be forwarded to the mayor of San Francisco.

Later dispatches, showing the tremendous extent of the disaster and the suffering, particularly among the poor or classes, have done much to create a feeling that the resolution should be backed by something practical. It would not be surprising if the House should be asked to take action.

Now a 50,000-horse power generating and step-up transformer plant of an initial cost of \$116 per horse power of the foregoing figures of \$5,800,000. The writer, in dealing with his clients, calculates fixed annual charges on investment almost invariably at 15 per cent. Allow, however, to favor the figures of the report that the fixed annual charges would only be 10 per cent on the investment. Ten per cent on \$5,800,000 would give a fixed annual charge of \$580,000.

Four units of 10,000-horse power each, in operation would give 40,000-horse power of plant running at any one time. Starting with 40,000-horse power and deducting from it the various losses, which would be incurred up to the time that such was available at the consumer's terminals in Toronto, would work out as follows:

Horse power.  
40,000-horse power, less 5 p.c. .... 38,000  
38,000-horse power, less 5 p.c. .... 36,100  
36,100-horse power, less 5 p.c. .... 34,295  
34,295-horse power, less 5 p.c. .... 32,580  
32,580-horse power, less 5 p.c. .... 30,951  
That is, under the most favorable conditions, only 25,754, or say, 25,000-horse power of the original 40,000-horse power generated at the Falls would be available at the consumer's terminals in Toronto.

### ENGINEER WRITES ON POWER ISSUE

Quotes Figures to Show That Government Report of Cost Is Estimated Too Low.

Mr. J. Stanley Richmond, an electrical engineer, who states that he was engaged in gathering a portion of the data on which the hydro-electric commission places its conclusions regarding the cost of electric power from Niagara Falls, has written a letter to the Toronto Globe, which is of striking interest.

Mr. Richmond takes distinct issue with the conclusions urged by Mr. Cecil B. Smith, and gives figures to show that the cost of generating power at Toronto will be far higher in actual operation than is indicated in the commission report.

The statements made are so definite as to entitle them to public consideration. The letter to the Globe here follows:

To the Editor of the Globe: While absent from Toronto last week I read your issue of the 12th of April, and was, like the majority of the readers of Ontario, much interested in your article on "Transmission of Power at Cost of Distribution."

Though exceedingly busy at present, I felt it incumbent upon me to take time enough to submit to you matter for your columns in connection with the issue at question—the supply of power at a reasonable cost to the manufacturing community of Ontario.

Up to the end of January I had the honor to represent the hydro-electric power commission of the Province of Ontario in several of the localities of the Province generally, and the Province of Ontario, much interested in your article on "Transmission of Power at Cost of Distribution."

While the article in question is based, in the main, on the advisability of the public supply to the manufacturing community of Ontario, I take it that your columns are used for the advancement of that which benefits or will benefit the Province generally, and the Province of Ontario, much interested in your article on "Transmission of Power at Cost of Distribution."

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## SMALLMAN & INGRAM

THE WEATHER TODAY Fair and Cold.

### More Elbow-Length Glace Kid Gloves

Rather fortunate to get a fresh supply of these scarce gloves, weren't we?

Such a demand for elbow-length gloves was never before experienced in history of this store.

Everybody wants them. But every person hasn't been fortunate enough to get their size.

If you're one of the women who have lately been vainly endeavoring to secure their sizes in 12-button Glace Kid Gloves, we advise immediate purchasing, for this lot won't last long, and dear knees when any more will arrive.

12-BUTTON GLACE KID GLOVES. Made by Perrin. Fine quality Kid skins. Graceful and shapely cut. White, tan, champagne, pearl gray. All sizes. Per pair.....\$1.75

12-BUTTON BLACK GLACE KID GLOVES. Very fine quality French kid skins. A beauty. Pair.....\$2.50

May Designer, 10c Copy A very interesting and practical number, including among other things—Latest style ideas in garments and hats, some timely suggestions on floriculture, interesting vacation suggestions, some useful points on dressmaking, and a splendid article on graduation day attire.

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