



BAY CITY HAS BECOME PILE OF RUINS

Earthquake Shocks Cause Conflagration in San Francisco.

OVER TWO HUNDRED KILLED

Convulsion Extends Through Central California and Wrecks Many Towns.

STANFORD BUILDINGS GONE

Troops Guard City and Committee of Safety in Charge.

MANY KILLED BY MISSILES

Terrified People Rush Into Streets to Be Felled by Falling Buildings—Dynamite Only Means of Fighting Flames.

LOSS OF LIFE THROUGH CATAS-TROPHIES IN 1906.

Earthquakes	15,004
Wind and storm	11,780
Maritime	1,403
Floods	967
Fire accidents	657
Explosions	528
Railroad accidents	333
Heat and cold	295
Fire	263
Fourth of July celebrations	182
Collapsed buildings	156
Land and snow slides	123
Shooting and swimming accidents	55
Trrolley accidents	38
Asphyxiation	30
Total	32,689

SAN FRANCISCO, April 18.—Earthquake and fire today have put nearly half of San Francisco in ruins. At least 200 people have been killed, a thousand others injured and the property loss will exceed \$100,000,000. Thousands of people are homeless and destitute and all day long streams of people have been fleeing from the stricken districts to places of safety.

It was 5:15 o'clock this morning when a terrific earthquake shook the whole city and surrounding country. The shock apparently lasted two minutes and there was an almost immediate collapse of flimsy structures all over the city. The water supply was cut off, and when fire broke out in various sections there was nothing to do but let the buildings burn.

Telegraph and telephone communication was shut off for a time. The Western Union was put completely out of business, and the Postal Company was the only one that managed to get a wire out of the city. About 10 o'clock even the Postal was forced to suspend in San Francisco. Electric power was stopped and street cars did not run. Railroads and ferry-boats also ceased operations.

The various fires have been raging all day and the fire department has been powerless to do anything except to dynamite the buildings threatened. All day long explosions have shaken the city and added to the terror of the inhabitants. Following the first shock, there was another within five minutes, but not nearly so severe. Three hours later there was another slight quake. All efforts to prevent the fire from reaching the Palace and Grand Hotels were unsuccessful, and both were completely destroyed.

All of San Francisco's best playhouses, including the Majestic, Columbia, Orpheum and Grand Opera-House, are a mass of ruins. The earthquake demolished them for all practical purposes, and the fire completed the work of destruction. The handsome Rialto and Cassery buildings were burned to the ground, as was everything in that district.

Steel Buildings Stand Test. Today's experience has been a testimonial to the modern steel building. A score of these structures were in course of erection, and not one of these suffered. The completed modern buildings were also immune from harm by earthquake. The buildings that collapsed were all flimsy, wooden and old-fashioned brick structures.

tion of the city. General Funston was quickly communicated with and by 9 o'clock the Federal soldiers were guarding the streets and assisting the firemen in dynamiting buildings.

Aid for the Destitute. At a meeting of 50 citizens called by the Mayor it was announced that 1400 tents would be pitched in Golden Gate Park and arrangements had been made to feed the destitute in the public squares. A finance committee, with James D. Phelan at the head, was appointed, and Mayor Schmitz was instructed to issue drafts for all funds needed on this committee.

Extent of Burned Area. The burned district extends from the water front south of Market street to Mission street and west to Eleventh street. The fire extends out Hayes and McAllister streets nearly to Fillmore, and from the water front along Market to Montgomery and north from the water front to New Montgomery street. Manufacturers, hotels, wholesale houses and residences, comprising the principal part of the business section, have been destroyed. The City Hall, a structure costing \$7,000,000, was first wrecked by the earthquake and then destroyed by fire. The Palace Hotel, valued at \$2,000,000, also was burned. The beautiful Claus Spreckels building at Third and Market streets was gutted. The Rialto building and dozens of other costly structures were also destroyed. The Hall of Justice is threatened, and will undoubtedly go. The Examiner and the Call buildings are gone and the Crocker building, across the street from the Palace Hotel, is on fire.

No afternoon papers were issued, and it is doubtful if the morning papers will appear. The Southern Pacific tracks are in such condition that only crippled train service has been possible. The Chronicle building and its new annex are still standing.

Freaks of Earthquake. The freaks of the earthquake were many. Wide fissures were made in the streets, street railroads were twisted out of line, sewers and water pipes were burst, and it is feared that there will be an epidemic of disease. Provisions are being sold at fancy prices, and even water is being vendied by the glass.

Mayor Schmitz's Manifesto. At a meeting of the committee on safety today, Mayor Schmitz issued the following proclamation:

To the Citizens of San Francisco: The Federal troops which are now positioned around the Hall of Justice and communicating to Chinatown, thence proceeding westward into the heart of that colony. It then began rapidly eating its way

Under these circumstances, I request that all citizens whose business does not imperatively require their absence from home after dark to remain at home during the night until order shall have been restored. I beg to warn all citizens of the danger of fire on account of defective or destroyed chimneys, gas pipes, gas fixtures and the like. E. E. SCHMITZ, Mayor.

Fire Sweeping Onward. At 5 P. M. the firemen were as far as ever from checking the progress of the flames. In the northern section of the downtown business section the fire swept around the Hall of Justice and communicating to Chinatown, thence proceeding westward into the heart of that colony. It then began rapidly eating its way

PARTIAL LIST OF DEAD

- SAN FRANCISCO, April 18.—Following is a partial list of the dead as a result of the earthquake:
- Annie Wheeler, killed while asleep at home, 2742 Sacramento street.
 - Unknown father and son, living at 147 Langdon street, killed under a falling wall.
 - Myrtle Mize, 258 1/2 Langdon street, killed under caving wall.
 - Baker, Second and Stevenson streets.
 - W. Kornfeld, 12 years old, 294 1/2 Folsom street.
 - William Vail, 4 years old, 289 Stevenson street.
 - Anna Wheeler, 14 William street.
 - William Gullimans, 119 Eddy street.
 - John Thrapp, fish market, Montgomery and Sacramento streets.
 - Gerome Stigman, 518 Merchant street.
 - Philip Busnelack, fish market; Minna street.
 - Louis Peraldi, Montgomery and Merchant streets.
 - Mrs. Mari Drumm.
 - Max Fenner, policeman, killed at entrance of City Hall.
 - Sergeant of Police Steve Bunker, Sr., killed at City Hall.
 - King, 929 Mission street.
 - Sally Ishido, 429 Stevenson street.
 - T. Lachmann, 427 Stevenson street.
 - F. Maykal, 423 Stevenson street.
 - Mrs. Ida Healy, Geary and Stockton streets.
 - Dr. Sisson, well-known young physician, killed in his room on the eighth floor of the California Hotel.
 - Otto Settner, 16 years old, of 3234 Pierce street, rushed into the room of his father when the awful shock came, and shouted: "Oh, papa, I am dying." The child fell dead in his father's arms.
 - Unknown dead:
 - Three Chinese.
 - Two unknown white women.
 - Unknown white man, sailor.
 - Unknown man, Hayes and Polk streets.
 - Unknown man, Wilcox House.
 - Frank Burge, native of England, 45 years old, killed by walls falling upon him at 325 Geary street.
 - Mrs. McCann, Third street.
 - Adolph and Amelia Schwinzet, husband and wife, Geary and Howard streets.
 - White Carr, 1847 Ellis street.
 - Perry Broderick, Valencia Hotel.
 - Mrs. Lena C. Powder, relative of Policeman McIntyre.
 - McKenzie, 11 Haight street.
 - M. A. Huestel, 2527 Sutter street.
 - Getz, Sixteenth and Folsom streets.
 - Peter Lind, Western Meat Company.
 - Unknown baby, died at Mechanic's Pavilion.
 - Unknown white man, Front and Vallejo streets.
 - Two unknown men, Valencia Hotel.
 - Unknown woman, 15 years old, Sixth and Folsom streets.
 - Unknown man, 2722 Sacramento street.
 - Unknown man, Sixth and Shipley streets.

FUNSTON PLACED IN FULL CHARGE

To Handle Relief Work for Government.

WANTS TENTS AND RATIONS

Telegraphs Secretary Taft 100,000 Are Homeless.

TROOPS ARE CALLED OUT

Assist Police in Protecting Life and Property in the Burning City. Surgeons and Nurses Are Hurrying to the Scene.

SAN FRANCISCO, April 18.—Mayor Schmitz, Chief of Police Dineen and General Funston, commanding the Department of the Pacific, met this morning, and General Funston called all the available troops for service if necessary. The Board of Supervisors will meet immediately to take measures for relief and protection of sufferers by the disaster. At the Harbor Emergency Hospital the dead and injured are coming in from all parts of the city in automobiles, police patrols, carriages, wagons and vehicles of every description. Many physicians have arrived at the hospital.

The prisoners confined in the Hall of Justice have been removed to the basement, the second shock having weakened the tower, already badly damaged to a degree which makes its fall expected at any moment.

General A. W. Greeley can throw 3000 soldiers into the city from the Presidio and fortifications adjoining San Francisco. In the Presidio there are three companies of the Fourteenth Cavalry, three batteries of field artillery and ten companies of coast artillery. At Fort Mason there are two companies of engineers. Port McDowell has five companies of infantry. Fort Baker has two companies of coast artillery, and at Alcatraz Island there are five more companies of infantry.

The total number of tents available is 326. In an emergency temporary shelter can be afforded by these tents to 30,000 persons.

The Pacific squadron under command of Admiral Goodrich, sailed yesterday from San Diego for San Pedro Bay, Cal. Secretary Bonaparte said that this squadron can be sent to San Francisco without delay in case its assistance be needed. The squadron consists of the Chicago, Boston, Marblehead and Princeton.

TAFT WASTES NO TIME

Takes Speedy Action to Relieve the Stricken City.

WASHINGTON, April 18.—Secretary Taft this afternoon wired General Funston at San Francisco as follows:

I wish you would report what measures you have taken, under what authority acting, how many people need your assistance and supplies. Wire me as soon as possible.

Late tonight Secretary Taft directed another message to be sent immediately to him to co-operate with the local authorities and use all resources at his command to assist in alleviating the suffering.

The first message received from General Funston arrived here at 11:40 P. M. It was addressed to Secretary Taft, who had already retired. The message follows:

Secretary of War, Washington: We need tents for 20,000 people. All the rations that can be sent. The business portion of the city is destroyed and about 100,000 people are homeless. Fire still raging. Troops all on duty and ready for service. Please advise me by return mail. I have to take. Orders will go forward from the War Department tomorrow morning to the Adjutant General to issue the rations that can be sent. The business portion of the city is destroyed and about 100,000 people are homeless. Fire still raging. Troops all on duty and ready for service. Please advise me by return mail. I have to take.

General Funston urging him to advise the War Department of the conditions at San Francisco as soon as possible and to do everything in his power to let the public at large know of the actual state of affairs in the stricken city. The War Department was advised that an officer who has an automobile had consented to make an attempt to reach General Funston at once and carry the dispatches which have accumulated at Oakland.

Assistant Secretary of War Oliver has telegraphed Major-General Greeley, commanding the Pacific division, with headquarters at San Francisco, instructing

NOTABLE EARTHQUAKES OF HISTORY.

Year.	Place.	Victims.
79	Pompeii and Herculaneum destroyed.	Thousands
112	Constantinople.	Thousands
1357	Lyria and Palestine.	15,000
1454	Naples.	40,000
1835	Lisbon.	20,000
1828	Naples.	70,000
1828	Calabria.	Thousands
1847	Sichuan (months).	80,000
1603	Parts of Spain.	100,000
1700	Jeddah, Japan.	200,000
1721	Maine.	100,000
1746	Lima and Callao.	18,000
1792	London.	20,000
1793	Haiti.	20,000
1797	Cusco, Quito and other parts of South America.	40,000
1812	Caracas.	Thousands
1812	Algeria.	Thousands
1813	Amalfi, Italy.	14,000
1827	Kingdom of Naples.	10,000
1828	Spain.	20,000
1863	Manila.	1,800
1869	Several towns in Peru.	25,000
1872	Iyo Valley, California.	29
1873	Towns near Santander on border of Colombia.	14,000
1878	San Francisco.	200
1880	Iliapel, Chile.	2,000
1881	San Francisco.	400
1882	Island of Ichia, Italy.	Thousands
1884	Java volcano.	Thousands
1884	Andalusia and other parts of Spain.	1,710
1885	Province of Granada, Spain.	624
1886	Spain.	41
1887	Riviera and Southern France.	2,800
1891	Japan.	4,900
1902	St. Pierre, Martinique.	40,000
1902	France, India and elsewhere.	2,500
1903	Syria.	250
1905	Tripoli, Colombia.	159
1906	San Francisco.	200
1906	Aburatsubo, Japan.	1,000
1906	California, Italy.	500
1906	California, Italy.	200
1906	Region about Vesuvius.	1,000
1906	Portaua.	2,000

COMPANIES NOT LEGALLY LIABLE

Litigation May Arise Over Fire Losses.

RISKS ABOUT \$250,000,000

Some Underwriters Willing to Waive Technicalities.

EARTHQUAKE NOT COVERED

Situation in San Francisco a Peculiar One—Foreign Corporations Stand to Lose Heavily by Great Disaster.

CHICAGO, April 18.—(Special.)—Fire insurance companies had about \$250,000,000 of risks in the City of San Francisco, this estimate being based on the premiums received in 1905. The insurance situation there has been very peculiar. For years the Pacific Coast has been the one section of the country, and the only one, which could be depended upon for a steady profit year in and year out. And San Francisco has been the best profit-producer of the coast.

Its loss ratio for a period of years has been the lowest, less than 25 per cent, of any other city in the country, in spite of an unusual proportion of frame construction. Today's losses, however, will more than wipe out all the profit for the last 50 years, just as the companies, figuring interest, will never get even on the great fire here.

Enjoyed Very Low Rate.

As a result of this unusually favorable experience rates were low in San Francisco, and all the companies wrote very liberally. On the other hand, the proportion of insurance to value was unusually small, partly because of the overconfidence resulting from long immunity from heavy losses, and also because there is no co-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. In Chicago this requirement is 80 per cent, except on preferred business.

One example of the custom on the Coast was furnished by the recent loss on the fireproof Chronicle building last Summer when the tower was set on fire by a skyrocket. The value was about \$500,000, and only \$15,000 insurance was carried, just sufficient to cover any similar losses that might result from fire started in the rooms, depending upon the fireproof construction to prevent any serious damage.

No Buildings Fireproof.

This, however, overlooked the conflagration hazard as the experience on fireproof buildings at Baltimore was that their losses ran from 50 to 75 per cent. The total San Francisco premiums in 1905 were \$2,385,540, of which \$1,445,710 was written in American companies and \$1,200,830 in foreign companies. The latter proportion is much larger than that held by foreign companies in the country at large, as they have always specially developed the Coast business. Several companies that are never heard of in this part of the country are large writers on the Pacific Coast.

The Rhine & Moselle, for instance, which writes nowhere but on the Pacific Coast, had nearly \$5,000,000 risked in San Francisco, standing eighth in the list.

There were 106 fire companies doing business in the state last year. Much interest was manifested today in the situation of the Firemen's Fund, which is the leading San Francisco company. It was generally supposed that it would have the largest amount at risk, but in fact it stands third. An unusual proportion of its business, too, is on preferred business, dwellings and contents, as is natural in the case of a home company, it having been trimming its lines in the business district, where most of the loss was suffered. Its premium income in the city last year was \$7,908, while the Home Fire & Marine, owned by it, had \$21,103, making \$29,011 altogether.

It was held by insurance men, figuring from the 1905 statistics, that in general

TODAY DECLARED A HOLIDAY.

SACRAMENTO, Cal., April 18.—Governor Pardee's proclamation declaring today a legal holiday is as follows: "Whereas, a disastrous earthquake has visited the northern portion of the State of California, resulting in appalling loss of life, in great financial loss and disturbing the business affairs of many communities.

Whereas, the City of San Francisco to particular has not only suffered the great loss of life and property from earthquake, but in addition has been devastated by a terrible conflagration by which double calamity is the whole state affected; now,

"Therefore, in order that the citizens of the state may set aside their ordinary daily concerns to address themselves to the catastrophe which has befallen them, in order that they may render aid to those in distress, that quiet may be restored, confidence regained and financial panic averted, I, George C. Pardee, Governor of the State of California, by virtue of the authority vested in me by the constitution and laws of the state, do hereby appoint, designate and proclaim Thursday, the 19th day of April, 1906, as a public holiday.

"GEORGE C. PARDEE."

there was \$90 liability for every dollar of premium, giving the two companies over \$200,000 at risk. Only a small proportion of this, however, was involved, while there is the question of liability on the buildings shattered by the earthquake that afterward had fire losses.

The Hartford had \$2,228 in premiums, and the New York Underwriters, owned by it, had \$7,552, making a total of \$9,780, or a total at risk of about \$2,000,000. The California Fire, which only resumed business last year, had premiums of \$2,586, and the Pacific Underwriters had \$20,822.

Life Companies Hard Hit.

No word was received yesterday by their Chicago representatives from any of the San Francisco companies, owing to the lack of wires. It is expected that the life and casualty companies will be hard hit. The Pacific Mutual, which was recently amalgamated with the Conservator of Los Angeles, will be a double sufferer, as the Pacific Mutual wrote both life and accident insurance. It had the largest business on the Coast last year.

Insurance companies were in a very unpleasant situation today. They all knew that they were in for enormous losses, but had no word of getting any details. The life, casualty and liability companies had the satisfaction, however, of knowing that the worst of their losses were over. The fire companies, on the other hand, had a quarter of a billion at risk in the City of San Francisco, where there was no water, a disorganized fire department and the enormous conflagration hazard involved in great areas of light frame constructions subject to strong winds.

Not Liable Under Policies.

Some very interesting questions of liability will grow out of the earthquake and subsequent fires. The policy explicitly provides that there shall be no fire liability when a building falls. The clause reads as follows:

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

The companies have not had good success in enforcing this provision, the average jury usually deciding that there had been some fire before the building fell, in order that the claimant might collect from the insurance corporation. There have been several cases of this sort in

BUILDINGS DESTROYED

- SAN FRANCISCO, April 18.—Following is an incomplete list of the principal buildings destroyed:
- Call, two stories.
 - Claus Spreckels, 19 stories.
 - Hearth, eight stories.
 - New Chronicle, 17 stories.
 - White House, four stories, stock entirely removed.
 - Winchester Hotel.
 - Grand Opera-House.
 - Claus Spreckels' house and stables, Van Ness avenue.
 - St. Luke's Episcopal Church.
 - Mechanics' Library.
 - Crocker, 11 stories.
 - Liek House.
 - Upham, six stories.
 - Firehouse, on Bush street.
 - California Hotel, eight stories.
 - New Hamman baths, in course of construction.
 - San Francisco Gas & Electric Company.
 - St. Francis Hotel, 12 stories.
 - Pacific Union Club.
 - St. Dominic's Church.
 - St. Dunstan apartment-house, six stories.
 - Concordia Club, four stories.
 - Hotel Granada, five stories.
 - Hall of Justice.
 - Pacific National Bank.
 - Canadian Bank.
 - Western Union, four stories.
 - Occidental, four stories.
 - Scottish Rite Masons' Temple.
 - New Jewish Synagogue.

MANY TOWNS RUINED BY EARTHQUAKE

Shocks Destroy Buildings and Many Lives Outside San Francisco.

SANTA ROSA SUFFERS MOST

All Buildings of Stanford University Destroyed and Many Buried in Their Debris.

INSANE ASYLUM IN RUINS

Superintendent and Many Patients Dead, Survivors Wild.

STATE HOSPITAL FALLS

Salinas Suffers Loss of \$2,500,000. San Jose \$1,000,000 and 20 Lives—Spreckels' Sugar Refinery Destroyed.

Hundred Dead at Santa Rosa.

SACRAMENTO, April 18.—Dr. Stone, superintendent of the Napa State Hospital, telephones the Governor's office that an automobile arrived there with news that Santa Rosa is ruined and that between 200 and 300 of its people are killed.

OAKLAND, Cal., April 18.—Reports from districts outside of San Francisco indicate widespread damage. San Jose, 50 miles south, lost many buildings and from 15 to 20 people were killed. The annex of the Vendome Hotel collapsed and fires broke out.

Stanford University and Palo Alto suffered. At Stanford, many handsome buildings were demolished and two people were killed. One of them was Julius Robert Hall, of Bradford, Pa., and the other was Otto Gurtis, a freeman. Six other students are lying in the Palo Alto Hospital with bruises, cuts and internal injuries. These are: Ross Howard, of San Francisco; Henry L. Dearing, of Santa Ana, Cal.; Fred F. Froll, Halbert B. Thomas, of Los Angeles; Robert W. Westwick, of Santa Barbara, and W. H. Masters, of Portland, Or.

The Courthouse at Redwood City and other buildings collapsed. Menlo Park, Burlingame and other fashionable suburbs suffered. Santa Rosa, to the north, Napa, Vallejo and all towns around the bay were damaged.

These reports, alarming as they were, created little interest in San Francisco, where the people were in a frantic state. They did not stop to dress, but rushed out into the streets in their night garments.

MANY INSANE PEOPLE KILLED

State Asylum in Ruins and Survivors Run Loose.

LOS ANGELES, Cal., April 18.—News comes to this city from Biss, a small town in the Santa Clara Valley about 15 miles from San Jose, stating that the earthquake demolished the State Insane Asylum at Agnew, near San Jose, burying many of the inmates in the ruins.

It is stated that San Jose suffered severely. This message was brought by an automobile from San Jose to points where wire connection had been established with Los Angeles temporarily.

LOS ANGELES, Cal., April 18.—(12:30 P. M.)—News comes over the Southern Pacific wires from Niles confirming the report that the Insane Asylum at Agnew was demolished and stating further that almost every stone or brick building in San Jose was either badly damaged or entirely wrecked. It is not known if there was great loss of life in San Jose, but evidently some loss has occurred.

SAN FRANCISCO, April 18.—Supervisor Fred Horner, of Oakland, who returned from San Jose in his automobile this afternoon, states that the Agnew Asylum, near that city, is a total wreck; that many of the inmates were killed and that the remainder are running around loose, terrorizing the community.

The superintendent of the institution and his wife were both killed.

SALINAS LOSES \$2,500,000.

Bridal Couple Killed at Del Monte. Spreckels' Refinery Wrecked.

SALINAS, Cal., April 18.—(118 miles from San Francisco.)—At 5:15 A. M. today three shocks of earthquake visited this town, lasting 5, 10 and 42 seconds. They came from the northeast and southwest. The damage will be \$2,500,000. No lives were lost, but a number of people were injured.