

# SAN FRANCISCO AS IT LOOKS TO-DAY

Great Progress Toward Reconstruction, Despite Many Enormous Difficulties.

(By Iva E. Bennett.)

San Francisco, Oct. 6. ONE OF the world's great sights is San Francisco. Cities have been ruined and ashes have covered them, but never before under modern conditions. A city ruined by earthquake and fire in the old days meant that the time of recovery would equal the age of the city up to the hour of its destruction. In this age, the very evidences of destruction are turned into agencies of repair and improvement. Fire has rarely failed to bring about better conditions in a city, and San Francisco is no exception to the rule. It is not the improvement of the city that will make men marvel, however, as much as the rapidity with which the work will be accomplished.

The earthquake of April 18th caused a few million dollars damage—possibly \$10,000,000 would cover that loss. The fire, which had full play after the quake had broken the water mains, burned over 514 squares, or 2,500 acres, or four square miles, the total loss being estimated at \$500,000,000. On this property there was insurance amounting to about \$315,000,000. Of this insurance about \$150,000,000 had been paid in cash to policy holders up to September 15.

**Fugitives Have Returned.**  
The fire as everybody knows, destroyed the business district of San Francisco but left the shipping and residence districts intact. Commerce continued without interruption, except such incidental disturbances as the location of new storage places and the accumulation of freight. Thousands of people left the city immediately after the disaster, but such competent authorities as Mr. Chas. S. Fee, passenger traffic manager of the Southern Pacific, estimate that 98 per cent of these refugees have returned. Their homes being intact, they find San Francisco is the place for them, after all, and they are turning in to rebuild the city, either with their capital or their labor.

When the fire died down on April 21, the people of San Francisco were confronted with mighty problems, some of them demanding instant solution. As this article deals with the San Francisco of the future and not of the past, it is not necessary to go into details regarding the remarkable ability shown by the committee of fifty in providing for the wants of the hungry and shelterless. That is a story by itself, and a most interesting and inspiring one. Another pressing problem, however, was that of clearing the streets in order that communication might be restored. Thirty-six miles of streets were piled high with debris. Within five months this enormous mass of material has been removed, trolley wires have been strung, street car traffic re-established, and a system of debris removal inaugurated which disposes of 100 earloads a day. If more labor were to be had, the work would go much faster.

**Staggered the Imagination.**  
Admission day was celebrated this year on Monday, September 10. I saw the city on that day for the first time since the disaster. The scene was appalling. With the exception of a worker here and there, the destroyed district was destitute of laboring men. Ruins, ruins in every direction, as far as the eye could see; millions of tons of bricks and mortar piled up in half-destroyed basements; a strong breeze blowing dust and ashes everywhere; withering steel beams and crumbling granite marking the sites of once imposing buildings, and the very thought of bringing order out of chaos sufficient to stagger the imagination.

On the next day a very different picture was presented. In every basement was a gang of workmen. They struggled with girders, piled brick, sifted good material from refuse, handled pick and shovel, mixed mortar, and loaded wagons with debris. Thousands of busy hands were to be seen down every street. Thousands of teams went about on the simultaneous task of removal and reconstruction. From half-finished steel buildings were seen donkey engines in full blast, drawing up loads of steel, stone and brick. On sites already cleared carpenters and masons were at work by the thousands, rushing up temporary frame buildings. Over 6,000 frame buildings have been erected since the fire, almost entirely for business purposes.

To one familiar with the crowds that made Market street and the ferries famous, there does not appear to be any diminution of population. The car system is wholly inadequate, although herculean efforts have been made to establish communication. The ferries are as crowded as ever. Theaters are filled to suffocation. The St. Francis Hotel put up a temporary structure in Union Square, and is turning away a hundred guests daily. Other hotels are filled and turning people away. It requires only a visit to San Francisco to disprove the report that the city has lost half its population.

**Seized Van Ness Avenue.**  
Anomalous conditions resulted from the haste of merchants to get into business. Van Ness avenue was seized upon, partly because it was a wide, paved thoroughfare, and partly because it

was the street nearest to the burned district which had been left intact on one side. The residences on the west side of the avenue were transformed into business houses with incredible swiftness, and the burned line along the eastern side was covered with frame buildings. The street is now lined from one end to the other with retail shops, some of them bearing the names of rich and long-established firms. Plate-glass is used prodigally, and the avenue is brilliant with electric signs. One may procure along Van Ness avenue the richest fabrics and costliest jewelry, as well as anything else procurable in any city. With flags flying and gilt signs glittering in the sun, this long and wide thoroughfare has become the business center and is continually crowded.

Judging by the experience of other cities, it seems probable that Van Ness avenue will remain the center of the shopping district. It took an earthquake to shift the crowds from Kearney to Van Ness, and perhaps nothing short of an earthquake can shift them back again. One or two big firms, seeing this, have let contracts for the erection of permanent concrete buildings on Van Ness avenue, and others are likely to follow. Rents are enormously high, and property owners along the street are getting more for ground rent now than they obtained for buildings before the disaster.

The quake shook the life out of some old firms and hastened the birth of many new ones. Dozens of stores bear the names of men who were clerks before April 18. Merchants from other cities have stepped in and established houses here. Competition is keen and money appears to be more plentiful than for many years.

**City's Financial Soundness.**  
The financial soundness of San Francisco has been demonstrated in various ways. The bank clearings are much larger than before the fire. Some of the new money comes from insurance companies, of course, but not all of it. The business of the banks is greater than ever. In some of them withdrawals exceed deposits, but the money withdrawn is going into reconstruction. Other banks are piling up deposits. The other day a little flurry was caused by an attempted run on the Hibernia bank, one of the largest institutions in the country. It was a grotesque failure as a bank run. The bank has 80,000 accounts, receiving no deposit exceeding \$3,000. It is reckoned as solid as the Treasury. A few frightened women formed a line, obtained their money, and then returned and deposited it. With this exception, public confidence in the banks has been absolute.

## TUMORS CONQUERED SERIOUS OPERATIONS AVOIDED.

Unqualified Success of Lydia E. Pinkham's Vegetable Compound in the Case of Mrs. Fannie D. Fox.

One of the greatest triumphs of Lydia E. Pinkham's Vegetable Compound is the conquering of woman's dread enemy, Tumor.

The growth of a tumor is so slow that frequently its presence is not suspected until it is far advanced.



So-called "wandering pains" may come from its early stages, or the presence of danger may be made manifest by profuse monthly periods, accompanied by unusual pain, from the abdomen through the groin and thighs.

If you have mysterious pains, if there are indications of inflammation or displacement, secure a bottle of Lydia E. Pinkham's Vegetable Compound right away and begin its use.

Mrs. Pinkham, of Lynn, Mass., will give you her advice if you will write her about yourself. She is the daughter-in-law of Lydia E. Pinkham and for twenty-five years has been advising sick women free of charge.

Dear Mrs. Pinkham—  
"I take the liberty to congratulate you on the success I have had with your wonderful medicine. Eighteen months ago my periods stopped. Shortly after I felt so badly that I submitted to a thorough examination by a physician and was told that I had a tumor and would have to undergo an operation."  
"Soon after I read one of your advertisements and decided to give Lydia E. Pinkham's Vegetable Compound a trial. After taking five bottles as directed the tumor is entirely gone. I have been examined by a physician and he says I have no signs of a tumor now. It has also brought my periods around once more, and I am entirely well."—Fannie D. Fox, 7 Chestnut Street, Bradford, Pa.

The scarcity of skilled and unskilled labor is the chief drawback to rapid construction. Wages are exorbitantly high; but this is the fault of contractors and proprietors rather than of the labor unions. The plumbers and stationary engineers thought they saw a chance to get rich quick and raised their scale, but were not sustained by the labor council, which is an amalgamation of all the unions, and the old wages were restored. But the owners of buildings which were nearing completion at the time of the disaster, are feverish in their anxiety to complete their buildings and obtain famine rentals and their tactics in raising the wages of workmen have caused labor prices to soar. On this emergency work, plasterers are getting \$9 to \$11 a day; bricklayers, \$10 a day; carpenters, \$7 and \$8; stone masons, \$8 to \$10; and other skilled labor in proportion. San Francisco is a paradise for a workman.

**Need is for Laborers.**  
Unskilled labor is hard to find. The city needs 20,000 skilled men and could employ 30,000 unskilled laborers. Some of the shrewder unskilled men have clubbed together and formed little companies of their own. They take a contract to remove debris for a price and perform the work during the noon hour and in the night. As unskilled labor is getting \$4 a day, these willing workers who put in extra time are getting more money than they ever saw before. In much of the burned district work is carried on by electric light.

There is some complaint that the construction of big steel and concrete buildings is not rapid. It is true that few such buildings have been started since the earthquake. But there are excellent reasons for it. Only five months have elapsed. The ashes were hot for weeks after the fire. The insurance companies, fearing bankruptcy, forbade the removal of debris on the ground that the salvage question must be settled first. Some of the intending builders may have decided to wait until the emergency prices paid by other proprietors and contractors had been reduced. The chief explanation, however, is the simple fact that five months is a short time in which a firm can reorganize its plans, remove debris, plan a new building, make its financial arrangements, and begin construction. On the whole, the progress that has been made is nothing short of marvelous.

**No Doubt of the Future.**  
Will San Francisco ever be rebuilt? is the question asked by people in the East. The answer is that San Francisco is now being rebuilt. It is not a question of the distant future. The process is visible to the naked eye. Every steel building that was under construction at the time of the disaster is being rushed to completion. Other buildings have been contracted for, and with the removal of debris and the arrival of materials the work will proceed. Nothing could be more absurd than to doubt the recovery of San Francisco from its great misfortune, in the face of the work that is actually in progress. The contract for the reconstruction of the Palace Hotel on its old site, on a grander scale than ever, has been let. The St. Francis is now completing its great steel annex. Business houses are arranging to build newer and stronger structures than those which succumbed to the conflagration of April 18-21. The city will not be rebuilt in a day, or a year, but it will go up with remarkable quickness.

The municipality is not governed as it should be. There is laxity of management and constant charges of graft. The city hall has just as it emerged from the disaster, without a girder removed or a brick piled up. The sidewalks through the burned district are not cleared, although the city government has ample power to force reconstruction. The streets are unswept and unsprinkled. Instead of leading in the rehabilitation work, city officials are wrangling over spoils, putting up political jobs and generally proving their incompetence and unfitness. Although Mayor Schmitz proved equal to the earthquake and fire, he does not rise to the occasion in these days of reconstruction. Private enterprise is immeasurably ahead of municipal action.

**Talk of a City Beautiful.**  
There has been much talk of a "city beautiful," with winding avenues about the hills, broad boulevards, park extensions, and so on. It was thought that with the buildings leveled to the ground, the opportunity was open for the construction of a model modern city, uniting utility and beauty to a degree never yet approached in America. A little study of the situation shows that this is nothing but a dream. San Francisco people have enough on their hands in the way of getting into business again, in any shape, without tackling the great task of forming a city on esthetic lines. Here and there a street may be widened, and a little park established, but in the main there will be no attempt to re-form the plans upon which the city was built. If it was difficult before the fire to obtain united action toward civic betterment, it is doubly difficult now, when every man must look out for himself. The incompetence of the city authorities is another reason why the city will not be re-modeled. Public confidence in the government is shattered, and few of the really influential men would be willing to co-operate with the municipality in planning extensive expenditures. They want to see something done right now, and they reason that if



# Grand Fall Opening!

Fashion's Best Fancies as Sanctioned by the World's Best Critics.

## DISPLAY OF Fine Millinery

Lovely Shapes, the Product of Both This and the Eastern Hemisphere.

MONDAY is the day set apart for our Grand Fall Opening. On display you will find a host of admirable styles selected from the world's great fashion centers and representing the choicest modes that this season offers. The great variety of shapes this season affords a wide range for choice and every lady can have her favorite style without stepping beyond the pale of fashionable grounds. The trimmings this season are luxuriant, and in keeping with the most refined taste. Rich velvets, fine feathers, plumes, flowers, and autumn foliage, etc. A multitude of the most cunning and attractive creations have been thought out, and upon these beautiful conceits Fashion's deft hand has set her seal and left her daintiest touch.

## MRS. GEORGIE PENNINGTON

483 BOND STREET.

the city officials cannot sweep the streets and clear the sidewalks, they are not the men to attack the problem of building a city beautiful.

The railroads terminating at San Francisco—the Southern Pacific and the Santa Fe—are among the most potent forces in rebuilding the city. They saved San Francisco from panic and possible greater disaster during the time of stress by carrying away thousands of people, free of charge, and bringing in emergency supplies. E. H. Harriman rushed to San Francisco and personally aided the committee of fifty in meeting an unprecedented situation. From an attitude of intense rancor, the people of San Francisco began to see that the railroads were not altogether bad.

**What the Railroads Did.**  
After the crisis the railroads turned in and assisted in the removal of debris. Temporary tracks were laid and rehabilitation was immensely assisted. Merchants ordered big stocks of goods from the East, and the railroads rushed the stuff to San Francisco. There was a time, indeed, when the stuff piled up to such an extent as to paralyze the operation of the roads. Five thousand cars of freight were congested at San Francisco and Oakland. By heroic efforts the lingering freight was disposed of and a serious situation relieved. Now that the railroads are able to look after their own business, they are expending great sums in permanent improvements, which will facilitate the reconstruction of the city.

The insurance situation at San Francisco is exasperating to those who happened to have policies in shaky or dishonest companies, but on the whole the lapses of these companies has not affected the city as seriously as early reports indicated. Nearly one-half of all losses has been paid. Considering the fact that insurance records, as well as everything else, went up in smoke, this is a fairly good showing for five months. Payments are being made through the banks at the rate of nearly \$1,000,000 a day. The money goes into immediate circulation for the most part, and the resulting activity overshadows the fact that hundreds of other policy-holders are waiting for a settlement.

The people of San Francisco, personally and through their commercial organizations, are watching the insurance companies with a jealous eye. Companies that came to the front with money are reaping a harvest of new business, while those which fought for time or actually repudiated their ob-

ligations in whole or in part will be made to smart for it.

**Played a Losing Game.**  
The Chamber of Commerce is making up a list of honest and dishonest companies. The California delegation in Congress will have something to say on the subject next winter. The names of the defaulting companies are to be sent broadcast through the world, and the opinion is universal in San Francisco that in the long run the defaulting companies will discover that they played a losing game when they defrauded policy holders of their rights.

Insurance litigation promises to become great. Policy holders who have money enough to fight are not slow in invoking the aid of the courts. One or two important cases have already been decided, but the crucial question is yet to be passed upon. This question is as to the part played by the earthquake in causing fire losses. Policies are variously worded, but in the main they provide that payments shall not be made if the loss is caused "directly or indirectly" by earthquake or other act of God. Of course, if there had been no earthquake there would have been no fire, but the man whose house was consumed three days after the quake does not think the indirect cause is quite close enough to the effect to justify the insurance companies in repudiating all liability.

**Are Still Good-humored.**  
During the disaster the good humor and self-possession of San Franciscans astonished the world. Now, in the long tug of disposing of the ashes and rebuilding the city, this good humor never deserts them, and they are as confident as though they were beginning a city for the first time. There is inspiration in numbers, comfort in common trouble, and a spirit of brotherhood that has not deserted them, although it is not as marked as it was during times of danger. The love of good cheer in the way of eating, drinking and listening to music is as strong as ever. The climate is a continual tonic and invites to hard work. The very size of their disaster seems to nerve the San Franciscans to hasten the reconstruction of the new city. They come very near to boasting when they show their ruins and some of them display a remarkably fresh memory of history by comparing their disaster with the fate of other cities that have perished by earthquake and fire, and risen again. According to these men, who cite history while making it, the only bonfire that excelled San Francisco's was that which consumed Rome.

in Nero's time. The great fires of London, Boston, Chicago, and Baltimore were mere hints of what a real conflagration can do. So say these dusty, smiling, tireless San Franciscans, who revel in the advertising that their city has obtained. Their belief in the speedy reconstruction of the city is absolute and they are backing their belief with money and an energy that balks at nothing.

### A MOST WORTHY ARTICLE.

When an article has been on the market for years and gains friends every year, it is safe to call this medicine a worthy one. Such is Ballard's Horehound Syrup. It positively cures coughs, and all Pulmonary diseases. One of the best known merchants in Mobile, Ala., says:

"For five years my family has not been troubled with the winter coughs; we owe this to Ballard's Horehound Syrup. I know it has saved my children from many sick spells." Hart's drug store.

The most awkward and ungnarly woman can be transformed into a beautiful lovely creature if she has the brain power to absorb the fact that Hollister's Rocky Mountain Tea will do the business. Tea or tablets, 35 cents. For sale by Frank Hart.

### STORAGE BATTERIES.

We sell the Northwestern Storage Battery, the very best on the market for automobiles, gasoline launches, etc. We have the finest and most complete charging plant for storage batteries. Recharging and repairing done. Expert workmanship. R. R. Carruthers, electrical supplies, 542 Duane street. t.f.

### NAPOLEON BONAPARTE

showed, at the battle of Ansterlitz, he was the greatest leader in the world. Ballard's Snow Liniment has shown the public it is the best Liniment in the world. A quick cure for Rheumatism, Sprains, Burns, Cuts, etc. A. C. Pitts, Rodessa, La., says: "I use Ballard's Snow Liniment in my family and find it unexcelled for sore chest, headache, corns, in fact for anything that can be reached by a liniment." Hart's drug store.

Morning Astorian, 60 cents per month, delivered by carrier.