

BUILDING UP SAN FRANCISCO

Citizens Make Marvelous Progress in the Work of Restoration.

**New Buildings, Finer Than Those Destroyed by the
Earthquake and Fire, Going Up on Every Side—
"City Beautiful" a Matter of Time.**

San Francisco.—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 them marvel, however, as much as the rapidly with which the work will be accomplished.

The earthquake of April 18 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 2,560 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 policyholders up to September 15.

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 competent authorities estimate that 98 per cent of these refugees have returned. Their homes being intact they find that San Francisco is the place for them, after all, and they are turning to rebuild the city, either with their capital or their labor.

Bringing Order from Chaos.

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, writes Ira E. Bennett, in the New York Press. That is a story by itself, and a most inter-

esting 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 reestablished and a system of debris removal inaugurated which disposes of 100 carloads a day. If more labor were to be had the work would go much faster.

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; writhing 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 far 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.

Little Loss of Population.
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 it 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.

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.

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

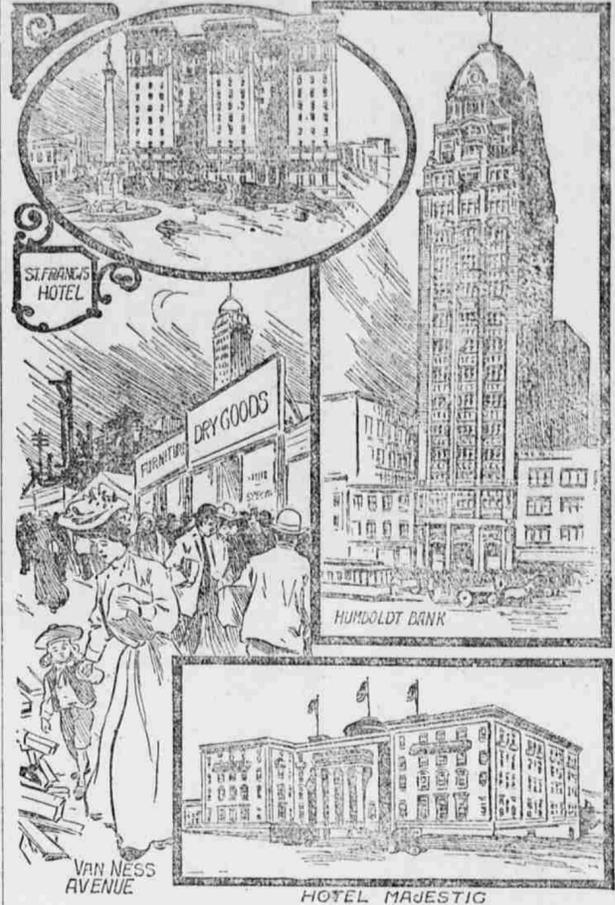
city needs 20,000 skilled men and could employ 30,000 unskilled laborers. Some of the shrewd unskilled men have clubbed together and formed little companies of their own. They take a contract to remove debris for a price, and perform the work during the noon hour and in the night. As unskilled labor 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 burnt district work is carried on by electric light.

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 to 21. The city will not be rebuilt in a day, or a year, but it will go up with a remarkable quickness.

The people of San Francisco personally and through their commercial organizations, are watching the insurance companies with a jealous eye. Companies that come to the front with money are reaping a harvest of new business, while those which fought for time or actually repudiated their obligations in whole or in part will be made to smart for it.

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 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 already have been decided, but the critical 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 payment 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.

Show True American Grit.

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 climax 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 energy that balks at nothing.

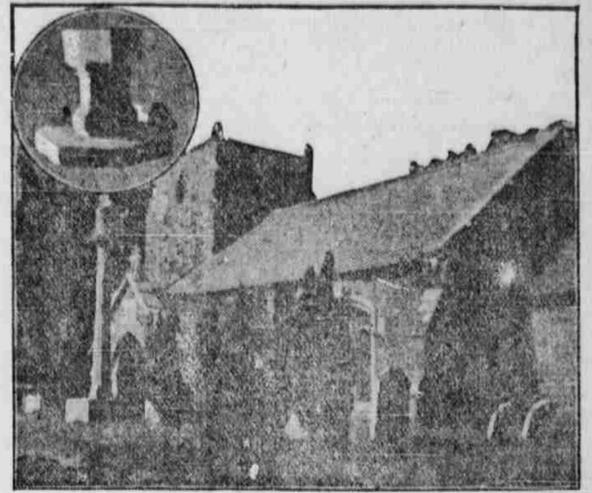
Insurance Situation Hurts.
The insurance situation at San Francisco is exasperating to those who happened to have policies in shaky or dishonest companies, but on the whole the lapses of these companies have not affected the city as seriously as early reports indi-

calated. 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 circulation for the most part, and the resulting activity overshadows the fact that hundreds of other policy holders are waiting for a settlement.

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Somersby Church, Lincolnshire, Eng.



This is one of the most interesting of the Tennyson relics in England, and a movement is on foot to restore the church associated with the poet's earlier years. The font is that used at his christening.

THE BONES OF A MASTODON.

FOUND ON FARM NEAR SOUTH BEND, IND.

Collected by a Professor at Notre Dame University and Set Up in Science Hall at That Institution.

Notre Dame, Ind.—Prof. A. B. Reynolds, of Notre Dame university, has finished collecting the bones of a mastodon which was unearthed by a steam dredge on the farm of George Larkowski, three miles southwest of Crumstown, a suburb of South Bend, Ind. The skeleton of the prehistoric monster is to be set up in Science Hall at Notre Dame university.

According to scientists 10,000 years at the lowest calculation have elapsed since the creature existed. The bones have not yet been placed together, but a fair idea of the size of the skeleton may be conceived from the fact that the ribs are over four feet in length. The thigh bone, which corresponds to the upper part of the leg of man, is two feet eight inches long, seven inches in diameter and after being subjected to thousands of years to the corroding forces of nature now weighs 35 pounds. Two back teeth weigh six and one-half pounds each and measure seven and one-half inches in length and breadth and three and one-half inches in thickness. A portion of a broken ivory tusk was found which measures over four and one-half feet in length and seven inches in diameter at one end and four inches at the other.

Mastodons, mammoth elephants and other huge beasts, say scientists, once roamed in herds in parts of Europe, Asia and North America during the period when these countries were connected by land. The mastodon was similar to the mammoth elephant, being a third taller than the largest species of modern elephant and covered with a coat of long hair. Their tusks turned upward. Remains of both have been found in the old world and in the new world. In the beginning of the past century one of these elephants was found at the mouth of the

Lena and it was so well preserved that wolves and bears ate of the ancient flesh. This skeleton was set up by the Russian government in the museum at St. Petersburg.

While hunting in April Charles Custer, a boy of 16, discovered a number of great bones and teeth lying on the bank of a large ditch, where the excavator had turned them out three years before. The finding of the mysterious bones aroused the curiosity of the neighborhood and many people visited the spot and carried away relics. Rev. Aladancer Beecher, of Terre Coupe, Ind., came across some of the bones and was instrumental in starting the collection of them for the Notre Dame museum.

Many of those who had taken bones willingly gave them up, while others insisted on securing a price for them. Mr. Larkowski consented to allow a number of men to carry on the work of excavating and many more bones were uncovered. Bones which were not found will be made from plaster paris, as in nearly all cases a similar bone has been discovered. The bones of the skull, tusks and hips were broken by the dredge, but nearly all the vertebrae, ribs and leg bones were recovered in good condition.

The skeleton lay in quicksand at least a fourth of a mile from the nearest border of the marsh. Several thousand crops of marsh grass with scattered willows had grown and decayed over the monster, covering him to a depth of nearly eight feet. While digging the big ditch across the marsh the dredge was mired at this spot and it took four days to extricate it. It is probable that the prehistoric monster was mired in the same way and had been there long before the foundations for the pyramids were laid.

The teeth are best preserved. The enamel on them is three-sixteenths of an inch in thickness. They were probably white in the beast, but they have become discolored and are now a shiny black. One of the teeth shows a cavity, evidently caused by decay, while the animal was alive, where the tooth was in contact with the next tooth. The cavity is very similar to the cavities in the same position in decayed human teeth.

Light on the Age of the Bible.

FOUND IN RECENT DISCOVERIES AT GEZER.

Many of the Statements of the Old Testament Scriptures Are Explained by Them—Back to Abraham's Time.

London.—The romantic work of ascertaining the light which modern exploration can throw upon the Palestine of the Biblical age and upon Old Testament narratives has added another volume to the library that has accumulated since these researches began in 1864.

The new volume, "Bible Sidelights from the Mound of Gezer," is by the well known antiquary, R. A. Stewart Macalister, director of excavations for the Palestine exploration fund.

The site of the ancient and buried city of Gezer was identified 36 years back, but its excavation is the most recent enterprise, begun in 1902 and brought down to last summer, when some glimpses of the results achieved were given at the annual meeting of the Palestine exploration fund. The present book is the forerunner and popular summary of the complete memoir now in preparation on a scale of considerable magnitude.

The excavations have added 1,500 years to the early history of Gezer, dating it back to 3000 B. C., when a diminutive cave dwelling race lived there. A landmark in its Biblical history is that the city was given by the king of Egypt to his daughter when she married Solomon. It stood on the verge of the territory inhabited by that mysterious race, the Philistines, and when David routed them he went in pursuit as far as Gezer.

Among the many Old Testament stories which have fascinated humanity are the idyl of Rebecca (Genesis 24), and the exploits of Samson. Rebecca, who went to draw water

from a well, was picked out from the other maidens by the servant of Abraham, who was in quest of a wife for his master's son. She thus became the wife of the Patriarch Isaac and the mother of Esau and Jacob. The unearthing of houses at Gezer helps experts to fill in the story of the wooing of Rebecca by reconstructing for us the home of the maiden and her interesting brother Laban.

The death of Samson, narrated in the book of Judges, has been ranked as a myth by critics who could not accept the possibility of his supposed achievement in pulling down the pillars and killing so many Philistines. But in a stratum at Gezer, some 300 years older than the time of Samson, the excavators have found a form of building which answers to a remarkable extent the conditions of the story. It is a temple with a portico supported by four wooden pillars.

The discoveries at Gezer also enable experts to form a fair conception of the Horites, a hitherto unknown race of cave dwellers referred to in Genesis and Deuteronomy. The Amorites, who are mentioned for their "iniquities" in Genesis, now stand in clearer light, for their many forms of idolatry and moral abominations are better understood by the digging out of the "high place" of Gezer, which is the largest early Palestinian sanctuary or place of worship yet unearthed.

Mrs. Langtry Drops the "Lily."
Mrs. Langtry, who is now playing in a vaudeville sketch, will not allow her manager to advertise her as "Lily" Langtry. Only intimates are now permitted to call her by that name.

Close Together.
Life is not after all so bad.
Nor are its instincts all so shocking;
The kicking, striving, football boot
Is followed by the Christmas stocking.
—N. Y. Sun.



esting 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 reestablished and a system of debris removal inaugurated which disposes of 100 carloads a day. If more labor were to be had the work would go much faster.

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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 fame 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; stonemasons, \$8 to \$10, and other skilled labor in proportion. San Francisco is a paradise for a workman.

Unskilled Labor in Demand.
Unskilled labor is hard to find. The