

# 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 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 rapidity 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.

Unskilled Labor in Demand.

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 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

Nearly one-half of all assesses 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.

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



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.

#### “City Beautiful” Must Wait.

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 aesthetic lines. Here and there a street may be widened and a little park established, but in the main there will be no attempt to reform the plan upon which the city was built.

The railroads terminating at San Francisco 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.

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 improvement, which will facilitate the reconstruction of the city.

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-

cated. Nearly one-half of all assesses 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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#### Women Have Pet Snakes.

A great many snakes are imported into England. There is a brisk demand for snake pets among rich ladies. It's a funny kind of pet, perhaps, but they seem to like them, and get quite fond of them. I suppose it's because ladies nowadays like the unusual. Of course, these pet snakes are all nonpoisonous.—London Morning Leader.

People sometimes stir up a lot of trouble by telling the truth when it would be policy to say nothing.

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Mr. John Closner has a farm near Hidalgo, Texas. He has raised three crops of corn on one piece of land in the last fifteen months. Each crop yielded not less than fifty bushels to the acre.

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If you will write Mr. Closner at Hidalgo, Texas, he will tell you more about this country. There have been many other instances of remarkable success in the Gulf Coast Country, of which I will be glad to tell you upon request.

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Now the land is cheap and you can get it on easy terms. Twenty acres will cost you about \$500. The cost of clearing it is about \$5 an acre. The cost of water for irrigation varies. You may want an artesian well of your own; you may get water from some river; or you may get it from your neighbor. But the cost is not great, and those who have tried it have netted from the first crop a sum which has paid all expenses and left a good surplus.

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