

# HARRIMAN DISCUSSES SOME OF HIS PRESENT AND FUTURE PLANS



SOME OF THE NOTABLES WHO ATTENDED THE LUNCHEON GIVEN TO PRESIDENT E. H. HARRIMAN BY GENERAL MANAGER E. E. CALVIN. IN THE GROUP, FROM LEFT TO RIGHT, ARE: CAPTAIN A. H. PAYSON, R. P. SCHWERRIN, E. H. HARRIMAN, A. W. FOSTER, WILLIAM HOOD, W. F. HERRIN, A. B. HAMMOND, GENERAL FREDERICK FUNSTON, E. E. CALVIN and W. H. CROCKER. (PHOTO BY F. A. LATHIE OF THE SOUTHERN PACIFIC.)

## Railroad Magnate Lunches With Select Party at the Fairmont.

The Calvin luncheon in the room of the Fairmont yesterday, in honor of E. H. Harriman, brought together at one round table sixteen of the most notable men in transportation and financial affairs in this State.

It had been the intention of General Manager Calvin of the Southern Pacific to mark the visit of the railroad magnate with a banquet to which the Mayors of San Francisco, Oakland, Berkeley and Alameda were to be invited. Harriman's belated arrival yesterday morning, however, and his decision to spend a few daylight hours in this city only, so that he might give the evening to the National Irrigation Congress at Sacramento, necessarily curtailed the plans.

Those in attendance were: Peter F. Dunne, counsel for the Southern Pacific; Homer S. King, president of the Bank of California; Captain A. H. Payson, president of the Northwestern Pacific Railroad, president of the Spring Valley Water Works and assistant to the president of the Santa Fe Railroad; E. P. Schwerrin, general manager of the Pacific Mail Steamship Company; Edward H. Harriman, president of the Southern Pacific Company, head of the Harriman lines of 16,000 miles, and foremost railroad magnate in America; A. W. Foster, capitalist, millionaire, and late president of the Northwestern Pacific; William H. Crocker, chief engineer of the Southern Pacific; W. F. Herrin, head of the law department of the Southern Pacific; A. B. Hammond, millionaire president of the Hamilton Lumber Company; General Fred Funston, U. S. A., Commander of the Department of California; E. E. Calvin, vice-president and general manager of the Southern Pacific; William H. Crocker, president of the Crocker National Bank; Dr. P. K. Ainsworth, chief surgeon of the Southern Pacific; J. K. Wilson, president of the National Bank of San Francisco; J. L. Hoffman, president of the Anglo-California Bank; and I. W. Hoffman, president of the Wells Fargo-Nevada National Bank, president of the Union Trust Company of San Francisco and president of Farmers and Merchants' Bank of Los Angeles.

**REPRESENTED MILLIONS.**  
It was a little luncheon party of controlling millions of capital, thousands of miles of railroads, great transoceanic steamship lines, San Francisco's water supply and the United States Army. The circular table was beautifully decorated with huge yellow chrysantheums the first of the season.

After luncheon, E. H. Harriman gave out an interview covering a wide range of subjects, all of considerable interest to people of the Pacific Coast.  
"Nothing," said he, "can keep San Francisco back entirely. She is bound to grow. What is needed just now to hasten rebuilding and reconstruction is the leadership of some able, unselfish, energetic man. With so much destruction here, it is impossible to have capital to be sufficient for the work of rebuilding. San Francisco must have outside money. To inspire the confidence necessary to bring that capital here, the citizens must, by their conduct and by the reputation of their leaders, give assurance of stability and safety. Capital must have proper protection, or it will not come."  
"As for the shortage in coal throughout the country, that is caused by several things. It is not because nature is exhausted. One reason is the shortage of labor to mine the coal. Another reason is that the Government has withdrawn from public entry large areas of coal lands. Another reason has also followed a course, in some instances, calculated to restrict the development of coal lands. The tendency is to retard the development of coal lands. The shortage of cars is a minor consideration. Personally, I am having coal hauled from Pennsylvania to Nebraska to relieve the shortage in that district, and we are buying coal from Australia for the use of our lines in Oregon, so that the railroads will not help to use up the local coal supply in Oregon."

**TALKS OF FINANCES.**  
"In financial circles there is a temporary feeling of uncertainty. There is a certain distrust abroad. There is a tendency, at present, by capital to hoard money, but it is nothing to cause alarm. It will come out all right. I think the news sent out of that Fish-Harriman fight in the Illinois Central was colored for a purpose."

What the purpose was I do not care to explain. "The trade of this country with the Orient is not satisfactory. It is progressing, but not as it should. The United States ought to have a more definite understanding with the Orient countries with which it has commerce. The American people and the American Government seem to have no sympathy with American steamship lines. In the original cost of the vessels, and in cost of maintenance, American steamships mean a greater investment than those of foreign countries. In addition to being handicapped by this greater cost, and without Government subsidy, the commercial steamship lines are further handicapped by the Government's operation of a transport service. This service is maintained at a loss to the Government, but at the same time the transports carry vast quantities of stuff that would otherwise be profitable freight to the commercial steamship lines. It seems to me that the Army and the Navy are lacking in patriotism when they continue to operate transport steamers at a loss to the Government, when the business could be done by the commercial steamships without loss to the Government, and with some profit to themselves. The commercial lines could do the business more cheaply and more satisfactorily than the transport lines do it."

"Because tests are being made of all the big bridges on the Illinois Central, between Chicago and Omaha, to determine the train speed attainable, does not, by any means, imply that the Union Pacific and the Southern Pacific are going to determine the big office building for a fast transcontinental route. Such tests are used on all big roads. We have a number of good connections at Ogden with other Eastern lines, and the neutrality of the Ogden gang will be maintained by the Union Pacific and the Southern Pacific."

**MAY BUILD HERE.**  
"The Harriman line has no big office buildings in cities tributary to them. The creation of such big office buildings has been against the policy of the roads. Notwithstanding this general policy, I think that within a year, we shall determine the building of our own in San Francisco. At least, I am strongly of that opinion now and it will come, unless I should happen to change my mind."  
"I am having experiments and investigations determined as to the feasibility of electric power for the hauling of freight and passenger trains over the Siskiyou and the Sierra, and it seems to me that electricity can be successfully used, without making the hauls too steep, reducing the grades and eliminating curves."

"I was enthused with the climate and the scenic beauties of the southern part of Oregon. That district is greater and better than the Illinois Central, and with proper hotel accommodations in the southern part of Oregon and the northern part of California, around the Shasta and the Klamath Lake country, that section should begin to get its share of that immense tourist travel which now goes to Europe and Switzerland, and spends an aggregate of \$300,000,000 every summer."  
"With the completion of lines projected we shall have three rail routes from California into Oregon. One is the present main line, another is the California Northeastern, which is being built from Weed to Klamath and is to run northeast to Natron and connect with the present main line, and the third will be made up of the Northwestern Pacific, completed to Eureka and then connected with existing smaller roads to Marshfield on Coos bay, and thence eastward to Drain on the present main line."

**LIKES KLAMATH COUNTRY.**  
That Harriman is sincere in his admiration for the scenic wilds and wonders of the Klamath lake country is evidenced in the fact that he has just bought 400 acres of land on Pelican Bay inlet on Klamath lake. The tract cost him \$25,000. It had been used as a little-known resort, far from the railroad, and has about a dozen buildings on it. The sale was made through W. H. Holabird of Los Angeles. Harriman says that he purposes to keep this 400-acre area as a place for his summer outings and as a hunting preserve. He has already decided to return there next summer and bring with him a party of his Eastern friends, to whom he wishes to prove the wonderful beauty of that section, which is almost unknown to American travelers.  
The telegraph line that was specially strung from Weed northward to Pelican Bay Lodge for Harriman's use during his two weeks' outing is to be left for regular service, and the two steam launches taken there this summer are also to be cared for until next summer. Harriman's sons, youths of about 17 and 12, remained at the lake while their father was making his auto tour of Eastern Oregon, but they quit the lodge yesterday and started southward for Weed, where a private car is sidetracked waiting for them. Harriman's outing evidently did a

good deal for his health, as he returned looking more vigorous and agile than when he was here a little more than a fortnight ago.

**RECOVERING FROM OPERATION.**  
Thomas J. Welch, an architect, known throughout the State as Grand Lecturer of the Knights of Columbus, is at Mount Zion Hospital, rapidly recovering from an operation performed by Dr. T. E. Bailey.

Dr. H. Spino has resumed practice. Office and residence, 1325 Octavia; phone West 4110.

# POLICY HOLDERS TO BE PAID SOON

## Rolla V. Watt Tells of German of Freeport's Proposed Settlement.

Rolla V. Watt, manager of the Royal Insurance Company, in discussing the prospective adjustment of the San Francisco loss claims of the German Insurance Company of Freeport, said yesterday:

"After the disaster of April 18, 1906, the German Insurance Company of Freeport found itself unable to meet its obligations in full, hence, through its representatives in this city, offered its policy holders here, in compromise settlement, 50 per cent of their claims. It was the intention of the management of the company to assess its stockholders and to keep the company going. About \$2,000,000 of claims were settled on this basis when objections were interposed by certain attorneys and individual policy holders. Payments were then stopped and a general offer was made to settle on the basis of 60 per cent, provided all of the claims were paid with interest duly designated. This proposition entirely failed. Meantime the company had continued business and had hundreds of thousands of policy holders throughout the United States. In event of failure under such circumstances the full pro rata return premium on every live policy would have been a claim against the estate of the company on a parity with every San Francisco loss claim. The directors of the German, therefore, determined, if possible to re-insure that liability on terms which would reimburse the German for at least a large percentage of the money which it had cost to put the business on the books. There were very few companies financially able to take hold of this gigantic proposition, but the Royal did so on terms which added approximately \$1,000,000 to the funds of the German with which to meet its San Francisco claims.  
"The transaction was approved by leading attorneys in Chicago, New York and San Francisco, and was authorized by the directors of the insurance Commissioner of the State of Illinois, and the principles upon which he approved the arrangement have since been affirmed by the insurance Commissioner of the State of New York. "After the reinsurance transaction the German went into the hands of a receiver, and the receiver, at the instigation of certain policy holders, still in force, would become claimants against the estate of the German for the full face value.  
"Meantime the Royal has made a careful inventory of the entire re-

# MORMON SINGERS WIN APPLAUSE

## Ogden Tabernacle Choir Scores Success at Dreamland Rink.

If all choirs sang with the splendid spirit that was demonstrated by the Ogden Mormon Tabernacle choir at its first concert at Dreamland Rink last evening, it could be vouchsafed that there would be few persons dragged unwillingly to places of worship.  
Joseph Ballantyne, the conductor of this splendid chorus of 200 voices, is one of the few leaders who, without the aid of missiles or other weapons, can prevent a chorus from lagging—certainly a departure from the usual condition of affairs. Under his inspired leadership the chorus sang with an unusually fine attack, splendid breath and good shading. The voices are well balanced and there is what is not always to be had in many choirs, an adequate and satisfying force of sopranos. About the only criticism of the work of the organization is that too much attack and spirit are responsible for the lack of poise often evident in their singing.  
The familiar "Soldiers' Chorus" from "Faust," Mascagni's "The Lord Now Victorious" from "Cavalleria Rusticana" and Buck's "God Is Our Refuge" were all inspiringly given.  
Of the soloists heard last evening, Willard E. Welhe, the violinist, was easily the winner of the honors. He is called in Utah the "Mormon Tchaikovsky" and the famous violinist, he suggests much of the master's artistry. He has a good tone, and plays with fine expression and poetry. The "Andante rubato a vivace" from the Wieniawski Concerto was excellently done.  
A most unsympathetic and fortissimo accompaniment often marred the beauty of the solo. The violinist was also heard in other numbers, one of which

# REAL ESTATE BROKER ROBBED ON STREET CAR.

Robert R. Russ, a real estate broker of 32 Montgomery street, was robbed of \$50 in gold on a Valencia street car while on his way home last Tuesday evening. He boarded the car at Montgomery and Market streets. It was crowded and the broker stood on the platform. Two young men jostled him several times, but he did not miss his money until he got home. He reported his loss to the police. There have been several cases of robbery of passengers on the street cars during the rush hours. Gangs of pickpockets are working the cars. The police are keeping a close watch for the thieves.

# CHINESE GAMBLERS RAIDED.

Since the Chinese commenced to move back to their old quarters they have caused the police considerable trouble on account of their return to old practices, especially that of gambling. The police have been at work in the Chinese quarters for some time and have made a number of arrests. Last night an important arrest was made when Patrolmen Reade and Steiner closed a lottery house at 730 Clay street and arrested Ah Ling and Ah Wing, the proprietors. The Chinese were charged with keeping a lottery place. Each furnished \$50 bail for his appearance in court to-day.

# CHINESE GAMBLERS RAIDED.

Spool's Sparkling Wines—The ideal wine for evening parties. The ladies' favorite. Both kinds white and red. It sparkles. Depot 22 Davis st.

### Thursday's Special

<b>DEMENT'S</b> one-clasp English caps <b>\$1.50</b> Excellent for street wear; latest stitching.	<b>SILK GLOVES</b> , 16-button; double-tipped <b>\$1.25</b> Broken line of colors and sizes.
<b>ENGLISH CAPE</b> , 16 and 12-button-length <b>\$3.50</b> Reg. \$4.00.	<b>FRENCH GLACE KID</b> , 16-button; all colors except white and tan <b>\$2.95</b> Reg. \$4.00
<b>FRENCH SUEDES</b> , 16-button; all colors, including all opera shades <b>\$2.95</b> This is the most beautiful of all suede gloves.	We call your attention to our <b>VEILING DEPARTMENT</b> the most complete ever known in San Francisco. Automobile Veils a specialty.

**Geo. A. Moss Glove Co.**  
1520 VAN NESS AVENUE  
Opp. White House  
Continually no Branch Stores.

## Clark Wise & Co. Closing Out

EXCHANGED AND... DISCARDED LINES OF **PIANOS**

### Extraordinary High Grade Pianos to Go Some Half Price—Some Under Half

Last week we began closing out all discarded lines of Pianos as well as instruments taken in part payment for Kranich & Bach Baby Grands, Everett Baby Grands and Interior Piano Players. All used Pianos have gone through our workshop and have been entirely rebuilt and refinished. Most of them cannot be told from new.  
Many of the prices are but one-half their actual worth—others less than half. The conditions make the sale different from the ordinary—some of the Pianos have been scarcely used at all—some are brand new—and the scarcely used Pianos come to us to be sold at a fraction of their worth. Many people are purchasing Kranich & Bach Baby Grands and Everett Baby Grands and Krutzmann Player Pianos and are discarding Pianos that are absolutely satisfactory—that are just as good as new.  
A few of the instruments are still unsold that we have been advertising for the past several days. As all will be closed out before Saturday night come early to-day if you want a choice of the few that remain.

**SPECIAL TERMS FOR THIS SALE**  
All instruments priced at \$200.00 or under, \$10.00 cash and \$6.00 monthly. Over \$200.00 to \$300.00, \$10.00 cash and \$7.00 monthly. Over \$300.00, \$15.00 cash and \$10.00 monthly. As all our Pianos are priced on a cash basis (fictitious values being eliminated), interest at the rate of 8 per cent per annum will be charged on deferred payments.

## CLARK WISE & CO.

1420 Van Ness Avenue

**Women's Reveer and Collar Sets**  
A great variety of latest effects in linen, lawn and pique. Prices 25c to \$5.00 set.

## The Emporium

A Safe Place to Shop. Our Money-Back Policy Gives You Every Protection.

**Sale Fac Simile Water Colors 39c**  
Charming Landscapes and Marine Views in 1-inch gilt frames; size 9 1/2 x 17 1/2; with ornamental corners; worth double the sale price.

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### Beautiful Fall Millinery

Probably the most interesting display in San Francisco to-day. The latest conceits brought out by the style originators of Paris and New York.

**Handsome large Velvet Hats** trimmed with beautiful ostrich plumes or large wings, each hat an exclusive design; colors, the new Copenhagen blue, saddle brown, peacock blue, green, black and white. Prices \$15.00 to \$50.00.

"Belle of Mayfair" hats, the large "French" mushroom shape, in lavender, navy blue, black and brown, effectively trimmed with large bows, large wings or fancy feathers. Priced from \$6.50 to \$10.00

**Misses' School Hats**—French felt trimmed with scarf of striped silk. **\$2.25**

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### Prices to Make a Final Clearance This Season's Garments

Any Silk Dress in store now yours for half marked price. Every lightweight Tailored Suit greatly reduced. Every Wash Fabric, Lingerie or Linen Dress now half price.

To make room for immense fall purchases now crowding in, every one of this season's dresses and suits must be sold by Saturday night. Less than wholesale cost should do it. Months of wear still ahead for the majority of these beautifully designed and well made garments. Lovely party dresses, silk dresses for all occasions and practical suits are included in this offering.

**\$12.50 to \$70.00 Tailored Suits, now... \$9.50 to \$39.50**  
**\$15.00 to \$75.00 Silk Dresses, now... \$7.50 to \$37.50**  
**\$6.50 to \$135.00 Washable Dresses... \$3.25 to \$67.50**

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### Misses' \$6.50 Coats \$3.90

Good news for mothers of girls 6 to 14 years. A manufacturer had a number of short pieces of dark woolen mixtures left from making other garments and used them up in producing this lot of misses' coats, hence the low price. They are stylish, practical coats in the double breasted box style, made just as well and exactly like higher priced coats, prettily embroidered emblems on sleeves. To-day and balance of week, if quantity **\$3.90** lasts, each.

All-wool Cheviot Coats; navy, steel and maroon double breasted; perfect fitting; sizes 6 to 14 years. **\$5.00**

Stylish Covert Reefer; man-tailored; black velvet collar; black silk ambrosides emblem; sizes 6 to 14 yrs. **\$7.50**

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### To California Cheap

New York... \$50.00	Chicago... \$33.00	Omaha... \$25.00
Cincinnati... \$38.00	Memphis... \$31.20	New Orleans... \$30.00
		Council Bluffs... \$25.00
		Houston... \$25.00

Homeseekers' tickets on sale daily during September and October from Eastern points. Long-time limits—choice of routes—Stopovers.

Personally conducted family excursion parties every week from Chicago, St. Louis, Cincinnati, Kansas City, New Orleans and Washington, through to California without change of cars.

You can deposit cost of trip with any of our agents and ticket will be delivered to your Eastern friend's address.

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## Southern Pacific—Union Pacific

A. S. MANN, Dist. Pass. Agent, 884 Market St., San Francisco  
S. F. BOOTH, Gen. Agent U. P. R. R., 42 Powell St.