

Irresistible Force Met an Unsurmountable Obstacle

SHIP OF FATE COMMANDED BY GRAND OLD MAN

Superstitious Seamen Talk of
Hoodoo With Only One Ex-
planation for Disaster

[Special Dispatch to The Call]

NEW YORK, April 16.—The writer of the following story, Patrick Gallagher, author of "The Wreck of the Narceus" and "Cur of the Wave," and many other sea novels, knew personally Lord Pirrie and Alexander Carlisle, the designer of the Titanic. He has often discussed with these men the building of modern ocean ships like the Titanic, and graphically describes the career of the Titanic from the cradle in Belfast to its grave off grim Cape Race.

By PATRICK GALLAGHER

An irresistible force met with an unsurmountable obstacle—that is the one and only explanation of the loss of the ill-starred Titanic and the terrible tragedy of the sea will be logged when all the facts have been recorded on the chart of the disaster.

Even to the old seadog, seasoned in hardships and the calamities which must be taken as they come by those who go down to the sea to weather the blue water or green, the Titanic immensity of the latest of the many grim harvests of the wild waves which sweep off grim Cape Race drives intelligence by the board and causes comprehension to collapse.

CONFIDENCE IN CAPTAIN
The monster of monsters afloat died like the Titan it was, engulfing in its fate hundreds of helpless human beings. It was a ship of fate, as they say at sea, and a skipper of fate was honest Captain Smith, the grand old man of the sea, who went down with it.

Smith had a clear ticket of the old windjammer days, when he filled every grade up to skipper, until the ramming of the Olympic by the Hawke, a brief while ago. Then he was given the command of the newer Titanic as soon as it left the slips at the Queen's Island yard in Belfast was proof that the White Star owners knew he was blameless for the Hawke incident, and it is to be doubted that one officer or man in the complement of the newly commanded Titanic had anything but unbounded faith in him, with as notable a passenger list as was ever carried by an Atlantic greyhound, the ship drew away from the docks at Southampton and started on its voyage to the new world.

FOOD FOR SUPERSTITION
Within sight of the cheering shore crowds, however, another incident almost similar to the Hawke affair occurred; another large liner is sucked from the moorings, drawn almost into collision.

Can it be doubted that in this thrilling moment of danger the Olympic, the ship was not recalled or that the superstitious seamen aboard, stepping the bridge or swabbing the huge decks, that their minds were deflected from the dread of sailing with a ship of fate or a skipper of fate?

Gleaning the facts from the brief and scattered dispatches by wireless, it is certain that every deckhand, engine room worker, stoker, to the captain and watch officers on the bridge, gallantly did their duty and paid the last toll of devotion to the "unsinkable" ship which they may have thought was trailing at the peak.

GALA COMPANY AFOAT
A gala company of more than 2,000 was that which filled the huge bulk of the Titanic as it entered the last leg of its voyage to the new world. Millionaires, social queens, world's notables in every field of effort, almost filled the saloons and suites de luxe.

The lifeboats on the great wave were being lived in its most brilliantly exhilarating atmosphere. The great yacht palace afloat held many hearts beating high in the thrilling enjoyment of life, and a colony of expectant emigrants and returning children of toil in the more closely packed third-class berths.

High above the swell of the sea its sides towered as it cleft its way through the short course, buffeting the ugly weather which was sweeping down from the chill north. Icebergs were reported on its path and the officers were alert for danger, but their knowledge was locked in their own breasts. In the saloons all was joy and a sense of security—the great ship was proof against any possible calamity.

SHOCK FOR ALL ABOARD
It was the last word in marine architecture—built by the most famous marine engineers in the world. There was every reason to make merry; the end of the voyage was near, and no cause for fear. Night had descended, dinner was over, the weary watch that had done duty through the long day and tired passengers went below to sleep in their berths.

Only the officers of the watch aloft and in the engine room and their busy crews and the gayest of the gay remained awake at duty's call or the call of pleasure. The promenade decks still had their gay couples; the lounging rooms, the smoking rooms, were echoing with laughter, some the soothing music of the orchestra, the less noisy sound of the chips as a card game progressed. And in the midst of this it was that a shock passed through the entire ship, hurling group against group, smashing furniture and ornaments of the saloons, appalling all on board.

FRANTIC CRY OF "SINKING"
The shrill jingle of the bell on the bridge is heard as the ship again quivers from stem to stern, and a frantic cry goes up:

"My God! we're sinking!"

Passengers rush to the rails to stare out into the black, dismal night, seeing nothing but the dire reflections of their own light. Stern voices of half-dressed officers are heard, enforcing order and restoring confidence.

"Full speed astern" has been signaled and the bridge mechanism has been swiftly applied to the watertight compartments. The passengers are assured that the ship can sink; that is, that it is required to be calm and brave men weaken for the moment, to brace up and play their parts as men.

VIEW OF THE RESCUE SHIP AND UNITED STATES SCOUT CRUISER, WHICH IS GOING TO THE FORMER'S AID; AND PHOTOGRAPHS OF THE TITANIC'S CAPTAIN AND SOME OF THE NOTED MEN WHO ARE MISSING.



little of the extent of the damage was then realized.

The bow was crushed, crumpled like a paper bag, pressed between two palms, and the forward berths were flooded, drowning the sleeping bunks. Many had a chance to turn in their bunks. Many must have been killed by the grinding guillotine of ice and the heavy masses of dislocated wreckage.

MANNING THE LIFEBOATS
Although Captain Smith and his brother officers still had ample faith that the ship would live and weather its way to port, every member of the crew and every able-bodied man who could be mustered for service was set to work to prepare the stout lifeboats for launching and the hands regularly drilled for "abandon ship" service were assigned to their respective boats.

The pumps were set to work, the lower quarters tested for leaks, life belts issued and every precaution taken for the last extremity. The boats would each hold two score passengers with the hands to keep them afloat.

GASH ALONG BOTTOM
The plates were spreading further and further, and then it was found that a gash had been torn along the bottom, and for miles under water on the weather side. Through this great leak the waters were flooding the lower decks, and rendering the close watertight bulkheads of little avail beyond offering the moment of doom.

The lifeboats were lowered seemingly without mishap; the women and children were collected and guarded as they were placed aboard each boat.

There was little confusion, but dull, sickening overpowering dread—as well for those who risked in the little craft as for those who remained on board—was a woefully dimmutive in contrast with the vast bulk of the ocean mammoth, huddled in fear together as close as they could, packed as safety would permit, and the men who leaned mournfully over the rail bidding a sad farewell to wife, mother, sister, child—life.

"Bear away" ordered the brave calm officer, and as fast as the suction would allow willing hands worked at the sweeps until the boats drifted.

DREAM OF DESIGNER
The lost Titanic was the realization of the dreams of Lord Pirrie, head of the great shipbuilding firm of Harland & Wolff of Belfast, and Alexander M. Carlisle, who actually designed her. And these two leaders of marine architecture have never passed up a chance for a greater speed, greater capacity, increased luxury or safety in the building of ships.

I well remember an incident which occurred when I was a young reporter in Belfast, and which instances the extent to which both these men were and are willing to go to protect the lives reposed in the care of their ocean-going creations.

An old man who had spent close upon three score years working in the designing shops at the yards of Barrow, Newcastle and Belfast, evolved a wonderful composite of many separate ships with a safety dislocking device, which he said would make absolutely impossible the total loss of a liner so built at sea.

"UNsinkable SHIP" TESTED
After being turned down as a crank by numerous subordinates, this old man gained the ear of Lord Pirrie. He told his story and explained his device. Instead of treating him as an idle dreamer, Lord Pirrie called in Carlisle, saying:

"Nothing is impossible until it is tried out." And they both bought the idea at a respectable price and tested it to see if it would work, although practically certain in their own minds that it was not feasible. It turned out to be one of the many failures of really brainy men—for the old creator of this unworkable "unsinkable ship" was really a man of great ingenuity and inventive worth.

But this is a story of these two big hearted men, Pirrie and Carlisle who, no device is too visionary to them beyond trial. They are chief among the mourners of this awful grief of fatal Cape Race.

ICE SCOURGE OF NORTH ATLANTIC
Bergs Cause of Twelve Disasters in the Last Half Century

NEW YORK, April 16.—Icebergs, such as the one that sank the Titanic, are one of three sources of peril to vessels navigating the north Atlantic. The others are fog and derelicts.

The iceberg menace has been greater this spring than in recent years. In the last 50 years there have been 12 disasters for which icebergs were responsible. A majority occurred off New Foundland and the Grand Banks near the Titanic's grave.

The list includes:
Canadian lost in midatlantic, 1863; 45 lives lost.
Immigrant ship lost off Cape Race, 1864; 258 lives lost.
Vickburg lost off Cape Race, 1869; 45 lives lost.
Warrior lost off Grand Banks, 1878; 20 lives lost.
North Star lost in Cabot straits, 1881; 97 lives lost.
Midway lost off Newfoundland, 1887; 20 lives lost.
Valliant lost off Grand Banks, 1897; 70 lives lost.
Snowbird lost off Cape Race, 1898; 6 lives lost.
Edgemoor lost off Grand Banks, 1900; 8 lives lost.
Islander lost off Alaska, 1901; 67 lives lost.
Vibrona lost in midatlantic, 1903; 22 lives lost.
Titanic lost off Cape Race, 1912; 1,302 lives lost.

The drift of ice this spring has been fiercer south than for years. Vessels arriving here and abroad have reported ice fields extending far down into the southern track, and skippers have told of being shut in by ice as far as they could see on every side of the horizon.

The size of the bergs that have been encountered recently varies greatly, but according to reliable reports bergs reaching from 50 to 100 feet to the top of its walls, with pinnacles and spires extending to a height of 250 feet or more, have not been unusual. Below the water some of these giant bergs extend to probably 500 feet.

WOMAN FORETOLD HER OWN FATE
Mrs. P. C. Hansen Told Her Brother She Dreaded the Voyage

RACINE, Wis., April 16.—"I dread taking this trip to Denmark, for I have a feeling that I shall never return alive. I just know that the boat will sink or something awful happen to me; and if you ever find my body—"

With these words to her brother, Thomas Howard, Mrs. Peter C. Hansen, numbered among the passengers on the Titanic, went on to tell the kind of funeral she wanted, what she wanted to be buried in and what kind of flowers she wanted for her casket. Then she departed for New York, whence, accompanied by her husband, she sailed last February for Denmark.

They were on their return voyage on the Titanic. Their names do not appear among the list of those rescued.

CUTTERS LIKELY TO BE SENT OUT
Taft Tentatively Has Decided to Dispatch Two Convoys to Scene

WASHINGTON, April 16.—President Taft tentatively has decided to dispatch two revenue cutters from New York to Sandy Hook to meet the Carpathia and act as an escort into the harbor. The question will be determined at a conference tomorrow between the President and Secretary MacVeagh of the treasury department.

If convoys are sent out they will be the cutter Seneca and Mohawk, now at New York.

In order that a waiting word might receive the earliest possible information regarding the tragedy, Secretary MacVeagh indicated his willingness to consider sending the revenue cutter Greaham, with newspaper correspondents aboard, from Boston to meet the Carpathia, provided the Cunard line was willing to allow them aboard.

This question was held in abeyance, however, by advices from Deputy Collector of Customs Stewart, at New York, stating that the steamship line would not grant the privilege.

STEAMERS BRING REPORTS OF ICE
Niagara, President Lincoln and Others Imperiled by Great Bergs

NEW YORK, April 16.—It was near the scene of the Titanic wreck that the new French line steamer Niagara, the night of April 10, crashed into an ice field and was so badly shaken that its commander, Captain Juhan, sent out a wireless S. O. S. call. The ship had been brushing against small ice floes for some time when there came a severe shock.

The passengers in alarm rushed to the decks in swarms, but the commander found that, although the steamer was leaking, it was in no immediate danger, whereupon he sent out a second

wireless, saying that he could proceed to New York under his own power.

The ship, on arrival here today, showed no indication that it had suffered, although there was some water in the hold.

The steamship President Lincoln of the Hamburg-American line, which arrived today from Hamburg, reported that April 12 it entered a large field of ice, dotted in all directions with large and small icebergs. Captain Magnin said it was easy to imagine that the ship was in the midst of a polar country, covered with nothing but ice and snow, rather than on the Atlantic ocean.

The President Lincoln and two other steamers it sighted were obliged to shift their courses due north in order to clear the ice field, which was accomplished after four hours steaming. The center of the field, Captain Magnin said, was in latitude 41:55 north and longitude 50:14 west, which is close to the point where the Titanic struck an iceberg two days later.

The Titanic's graveyard is in latitude 41:16 north and longitude 50:14 west. The steamer St. Laurent, from Bordeaux, reported the same ice field, while Captain Wood of the steamship Etouan, which arrived tonight from Antwerp, reported that on April 12 he encountered a field of ice 108 miles in length.

Seattle Man Missing
SEATTLE, April 16.—Hugh R. Rood, vice president and general manager of the Pacific Coast Croasting company, was a passenger on the Titanic and probably was lost. Mrs. Rood, who remained in Europe, cabled today that her husband sailed on the ill-fated steamship. Mr. and Mrs. Rood were married in Vancouver, Wash., three years ago.

ASTOR ESTATE MAY BE TANGLED
In Case of Death, \$200,000,000 Property Agreement Will Be Complicated

NEW YORK, April 16.—Rumors current in New York tonight say that the estate of Colonel John Jacob Astor, variously estimated at from \$120,000,000 to \$200,000,000, will be thrown into litigation in event he is lost with the Titanic.

At the time of his marriage to Miss Madeleine Force of Brooklyn last year a prenuptial agreement was entered into between Colonel Astor and Miss Force in which she waived all right in participation in the Astor estate in consideration of \$5,000,000 given her by Colonel Astor. This agreement, however, was contingent upon the birth of a male heir, in event of which, it was alleged, it was to be declared null and void and a new agreement was to be entered into.

It was reported that an heir was expected by Colonel and Mrs. Astor, and in this event, whether the heir lives or not, it is claimed Mrs. Astor would come into the widow's third of the estate.

The whole question, however, will involve a fine point in law and one which has never been brought up before. The right of the two children by Colonel Astor's former marriage, Vincent, aged 20 years, and Alice, aged 16, will be involved in a serious legal tangle which will arise over the disposition of the famous Astor estate unless Colonel Astor has provided for them separately in a will.

3,423 SACKS OF MAIL ARE LOST
NEW YORK, April 16.—Postmaster Edward M. Morgan said today that the Titanic had on board 3,423 sacks of mail. It is not likely, he said, they were saved.

As the standard ocean mail bag holds about 2,000 letters, it is estimated that 7,000,000 pieces of mail matter have been lost.

Of the 3,423 bags of mail in the hold of the Titanic about 200 bags contained registered matter. Postmaster Morgan said these sacks contained, on an average, about 8,000 letters each. He estimated that approximately 1,600,000 registered letters and packages had gone to the bottom.

Three of the five postal clerks aboard the Titanic, Postmaster Morgan said, were in the employ of the United States postal service. They were K. S. March of Newark, N. J.; O. S. Woodie of Washington, D. C.; and W. L. Gwyn of Brooklyn.

Cruiser Drawing Near
NEWPORT, R. I., April 16.—The scout cruiser Chester, which is speeding toward the Carpathia under orders from President Taft, was in touch by wireless with the Nantuxet south shoals lightship early tonight. The Chester at that time was estimated to be about 500 miles from the Carpathia.

Cable Ship's Trip Futile
HALIFAX, N. S., April 16.—The Sable Island cable ship Minia reported this afternoon through the wireless station here that it had sighted a great mass of wreckage, but no boats or rafts from the Titanic. This disposes of the hope that the Minia, which had anchored off Cape Race when the Titanic first called for help, might have picked up some of the Titanic's passengers.

John Adams Thayer

John B. Thayer

Henry B. Harris

John B. Thayer

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ARCHITECT OF LINER ADVISES SAFETY PLANS

Alex. Carlisle, Who Designed
Titanic, Believes Ship's Side
Was Torn Out

Urges That Big Steamers Should
Be Required to Carry More
Lifeboats

LONDON, April 16.—The apparent fact that the Titanic's boats were not sufficient to accommodate the ship's personnel is causing much comment here. The law does not provide the number of boats the largest ships shall carry. It applies only to ships displacing up to 10,000 tons, as it was passed before the present great liners were designed.

Alexander Carlisle, designer of both the Titanic and Olympic, said today: "I never thought there was such a thing as an unsinkable ship. When the news first came that the Titanic was sinking by the head, I thought likely it would reach port. The fact that it sank within four hours after the impact with the ice indicates that its side was torn out."

MORE BOATS NEEDED
"Everything that reasonably could be thought of was done in the case of the Titanic, and the Olympic regarding the arranging of bulkheads and other details to minimize the risk of ordinary accident."

As to the number of boats carried by the Titanic, Carlisle said: "I am of the opinion that the large ships of the present day do not carry anything like a sufficient number of boats, but, until the board of trade and the governments of other countries require sufficient boats to be carried, ship owners can not afford such extra topweight."

DAVIS FOR MORE LIFEBOATS
"As a matter of fact, both the Titanic and the Olympic were fitted with davits designed for and capable of carrying four times the number of boats actually fitted in the ships when they went to sea. Although a large margin was then left, I think I am correct in saying that the Titanic carried 50 per cent more than the number of boats required by the board of trade rules."

Carlisle also thought the board of trade should make it compulsory to close the watertight compartment doors of ships between sunset and sunrise. He continued:

Gould, Sullivan & Co.
Our
\$25.00 Suits
Are in a class by themselves.
The nattiest ladies' and
misses' suits ever shown in
this city for the money.

See them in
Both Stores at 253 West St.
882 Market St.

STATEMENT
OF THE CONDITION AND AFFAIRS OF THE
American Insurance Company
OF NEWARK, IN THE STATE OF NEW JERSEY,
on the 31st day of December, A. D. 1911.

Amount of capital stock, paid up in cash \$1,000,000.00
Real estate owned by company \$488,000.00
Cash on hand and in banks \$1,658,890.75
Cash market value of all stocks and bonds owned by company \$5,979,405.99
Cash in companies representing business written subsequent to October 1, 1911 \$17,479.19
Interest due and accrued \$548,290.95
Bills receivable, not matured, taken for fire and marine risks \$292,062.72
Rents due and accrued \$84.66
Total assets \$13,044,434.55

LIABILITIES
Losses in process of adjustment or in suspense \$291,671.57
Losses realized, including expenses \$32,900.00
Gross premiums on fire risks running one year \$1,810,710.47
Insurance, 50 per cent \$777,555.23
Gross premiums on marine risks, more than one year \$1,392,364.16
Reinsurance pro rata \$7,785,994.74
Taxes due and accrued \$171,129.40
Commissions and brokerage due or to be received \$60,000.00
Dividends payable to stockholders \$60,000.00
All other liabilities \$2,905.00
Total liabilities \$13,044,434.55

Net cash actually received for fire premiums \$3,570,998.30
Received for interest on mortgages \$2,177.78
Received from interest and dividends on bonds, stocks, loans and from all other sources \$26,619.05
Received for rents \$24,640.53
Income from all other sources \$1,334.01
Total income \$3,626,708.65

Net amount paid for fire losses (including \$500,000.00 loss of previous years) \$1,907,008.19
Expenses of adjustment and settlement of losses \$2,746.24
Dividends to stockholders \$230,054.00
Paid for salaries, fees and other charges for officers, clerks, and for paid for state, national and local taxes \$253,627.09
Gross decrease in book value of ledger assets \$24,734.22
All other expenditures \$83,623.94
Total expenditures \$3,626,708.65

Losses incurred during the year \$1,892,000.40
Net amount of risks written during the year \$1,810,710.47
Net amount of risks expired during the year \$444,725.28
Net amount in force December 31, 1911 \$3,993,825.22
P. L. HOADLEY, President.
R. C. VAN DERHOOF, Cashier.
Subscribed and sworn to before me this 23rd day of January, 1912.

A. C. CYPHERS, Notary Public.
PACIFIC DEPARTMENT
219 Commerce St., San Francisco
GORDON & HOADLEY,
MANAGERS

Waiters' and White Duck Clothing

A Mention of Some "Roos-Made" Special Values.

CHURCH & SONS' coats and vests for waiters are the standard by which all other makes are measured. On our third floor we show the most complete line available—coats from \$2.50 to \$6; vests from \$1.50 to \$3 and an exceptional line of tuxedos from \$3.50 to \$10. A Special Value at \$5 in Black Trousers for Waiters is a particularly strong feature of our unequalled line. At 35c we have an apron for waiters, bartenders, etc., that will convince you of the necessity of coming here for biggest values.

WHITE DUCK COATS are led by Our Special Value at \$1.50—an exceptionally well made, fine fitting, braided trimmed coat for physicians, dentists, hospital attendants, etc. The highest grade coat made for bartenders and barbers, is also offered at a Special Price, \$1.50. Other grades at \$1.00 and \$1.25 will make a visit to our third floor profitable.

WHITE DUCK TROUSERS can not be made superior to our Special \$1.50 pair. For fit, tailoring and materials their quality is not equaled elsewhere. We have an extensive sale for this grade among our best hospitals. Other grades at lower prices. White Duck Vests with sleeves are not to be found to equal Our Special Value at \$1.00.

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TROUSERS
From \$2.50

Unlimited
DURABLE
CORDUOYS
From \$3.50

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MARKET AND STOCKTON
SAN FRANCISCO