persons.

U. P. Orphan Asylum, Jefferson street, Allegheny, 40 persons.

Hanna Hall, North avenue and Buena Vista, 30 persons.

Beatty Hall, Ridge avenue, 35 persons.

Day Nursery, North, near Federal, 30 persons.

Mrs. Smally, 257 Southern avenue, 22 persons.

Mrs. Patterson, West and Grant, two persons.

No. 32 Ward street, Mt. Washington, two persons.

C. Schlegel, 81 Sixth avenue, two children.

So much for the arrangements. Everything was complete. Now for the homeless, the broken-hearted—poor sufferers. Soon they began to arrive—a woman with a dazed look, leading two boys and carrying a bundle, all that was left of a happy home. Ask not where the father was. The tale has oft been told. Three hundred willing hands all strive to do homage to the unfortunates. Tears came, without thought, to stolid men, as the children grasped the bread and ate it with ravenous hunger. More came—a man, deprived of three brothers, a father and a son. Probably 20 had eaten and been sent away when there was a lull.

Word was received that the sufferers had been taken from the train at McKeesport and other points by kind hands and cared for. The ladies looked dismayed. Pent up feelings wrought an outlet in charity and sympathy, willing hearts and hands stoody ready and yet they were robbed of opportunity, handicapped by others nearer the scene.

Finally a worn out woman arrived in a carriage—for nothing was too good for one who had suffered the horrors of Johnstown. With her were four small children. An anxious group saw her seated at the table. More than one group of ladies shed tears as they cast sympathetic eyes towards them.

An Imposter Found.

"You must not disturb them while they are eating," said one, but a DISPATCH reporter was curious and ventured to ask:

"Were you at Johnstown, too?" she replied. "I am from Birmingham, Ala., sir. I missed the 9 o'clock train at Union depot, sir. Kind friends piloted me here, sir, to eat my supper."

"But were you not in Johnstown?"

"No, sir."

"Were your friends?"

"No, sir. I am going to my husband on the 11 o'clock train."

An Italian woman entered for the same purpose, a good supper, but her design was thwarted.

Anxious men and women began to arrive in search of friends. A man asks for a missing sister. A kind lady finds she is no more, but cannot tell the man, and he goes away without knowing and still hoping.

"I am childless," said a man near the door. "I will wait for some poor orphan to make a happy home, and cheer his little life." "I, too," was echoed by many, and as the reporter left, future foster fathers and mothers were wanting for future loved ones who would know no other parents.

Such were some of the scenes.

The following is the list of those cared for:

Mrs. John McGinnis and two sons, John and James—to friends on Twenty-ninth street.

Mrs. John Daniels.

Mr. and Mrs. J. R. Davis and Miss Davis—to Superior station in charge of Dr. Purvis.

Mr. John Downey and two sons, John and William—to Allegheny General Hospital.

Mr. and Mrs. C. W. Wilmot, of Reland, Cal., en route to Massachusetts, on the ill-fated train—to Anderson Hotel.

Messrs. A. C. and G. P. Ramsey—to Meadville. Mr. William Bickley—Boys' Home, Allegheny.

The Second Consignment.

Shortly after 10 o'clock another batch of refugees arrived at the church in a worse condition if possible than that of their predecessors. They were taken in and were served with a substantial supper. The women and children were especially voracious, and some of them said that it was the best meal that they had eaten for a week. The women were next taken to an ante room and supplied plentifully with wearing apparel and linen, after which they were sent to the different institutions of shelter.

A number of the men said that they could stand hunger for a while, if necessary, but they were almost dead for sleep. The majority of the refugees were apparently hard-working, respectable people. They seemed as though numbed to any sense of distress; one of the women particularly seemed entirely lost, and could not be induced to speak a word.

Peter Fallon, John Tresse, Samuel Tresse, Mrs. S. Stoneberger and five children, Ellen Garvey and three children, Jessie Lancaster, C. T. Lancaster, D. Goldenburg, Mr. and Mrs. Nathan Holt, Mr. and Mrs. John H. Leayton and son, all sent to Emmanuel Church. Hattie Courtney, Theodore Courtney and Lucinda Johnson, colored, all sent to the Colored Home.

Mrs. B. J. Duncan, three children.

J. H. Price, four children.

Mrs. C. Hortzmon and four children.

Mrs. R. Engl, friends, Fifth avenue.

Mrs. Anduson, friends, Rose alley, Allegheny.

Mrs. Lambert, two children.

John Johnson, friends, Franklin street.

Mrs. F. Mateldom, two children, friends, Rum street.

Mr. and Mrs. Swift Davis went directly to their home.

Mr. W. H. Drury will go to Natrona.

J. F. Drury, wife and child.

G. W. Doty will go to Bradford.

Miss Maud Doty.

Mrs. Ellen Price and four children, Misses Maud, Essie, Queenie and Clarence.

SUSPICIOUS CHARACTERS

Among Booth & Flinn's Laborers—Police Cull Out Some of the Crooks—Good Men From Beaver Falls and Chartiers.

Probably the most exciting scene attending the disaster that has occurred in Pittsburg was witnessed last night by an amalgamated crowd of people who gathered on Liberty street to witness the departure of a train of 24 car loads of laborers for Johnstown.

Two locomotives pulled the train, and on the baggage car next to them was a large placard which bore the inscription:

"BEAVER FALLS RELIEF CORPS."

There were 100 of them in all, equipped with axes, picks and shovels, and they were under the charge of H. W. Hartman and A. E. Elliott, respectively the General Manager and Superintendent of the Hartman Steel Works. All had volunteered their services without pay. It may be added, too, that they were a fine-looking body of men.

Chartiers' Delegation.

Behind these cars were three others containing 150 men from Chartiers, who were also supplied with picks, shovels, etc., all of whom are in the employ of Long & Co., and were in charge of J. P. Cowan.

In the rear of these were 18 cars loaded with men, hired by Booth & Flinn, about 60 men to each coach, and a peculiar looking lot they were. Every nationality was represented. There were American toughs, Irish, Italians and negroes.

The train was made up between Sixth street and Smithfield, the cars being separated at crossings. The laborers were under charge of Philip Flinn, and there were

Forty Police Present

under command of Inspectors McAleese, McKelvy, Captain Dan Silvis, Detective Brophy, Captain Unterbaum and Lieutenant Davy Lewis. It is no exaggeration to state that the crowd who wanted to get on the cars of this section of the train were dangerous citizens, and the officers were kept busy in keeping off the robbers. Three times was the patrol called to take prisoners to the Central station. In the meantime, Booth & Flinn's foreman so interfered with the officers when they were taking

Objectionable Characters

off the cars, that Inspector McKelvy threatened to arrest him. Philip Flinn was finally compelled to order him to stay on the car and keep quiet.

Forty policemen guarded the train to East Liberty, but in spite of their efforts, it may be safely stated that some of the most dangerous characters went to Johnstown on it, as the heads of many well-known bad characters were seen at the various windows in the cars.

LETTERS THAT NEVER CAME

To Their Owners, but Were Brought in by Stephen Collins.

Superintendent Stephen Collins has returned from Johnstown with what mail he had been able to rescue from the wrecked postoffice. It consisted of about 200 letters and postals, water soaked and stained with yellow mud. They were the last letters made ready to send away by the postmaster.

The genial superintendent was in a somewhat solemn mood as he sorted the pathetic looking little bundles. "How little did the writers of these letters," he remarked, "know that they would be the last they would ever write. Many of the authors of these lines, penned but a short time before that awful and unlooked for calamity, are now among the mutilated dead. Some were doubtless written to dear and loved friends. What precious tokens they will be to them now that the loving writers are lost forever. Well," he continued after a pause.

"These letters will be forwarded to the parties to whom they are addressed, and when it is possible we shall make a further search for more. The wreck of the postoffice is such that we cannot do so at present.

LOCAL FISCAL LOSS,

It Will Probably be Half a Million Dollars.

MANY MERCHANTS HURT,

But Creditors Say That the Fearful Flood Wipes Out All Debts in the Conemaugh Valley—Details of One Very Interesting Phase of the Question—Some of the Financial Victims Unwilling to Express an Opinion as to Amount.

While such a remark may not be considered original, it must be said that Pittsburg's merchants are a very clever set of men. The mercantile interests of this city will suffer a direct financial loss of from $500,000 to $1,000,000 by the Johnstown disaster. And yet these generous citizens say, without exception: "Its all right! We draw the pen through the accounts those poor fellows owe us." But, nevertheless, the Conemaugh casualty is a financial blow to Pittsburg merchants which no community could stand without feeling. In its stead come words of encouragement and cheer and offers of new stock for a fresh start when the devastated city is once more restored to the semblance of civilization. All day yesterday those merchants of Johnstown who have managed to pull themselves together after the appalling calamity were appearing at the establishments of those who dealt with them prior to the disaster. They told the Pittsburg merchants they meant to try again, and they were given a warm welcome.

Pathetic Incidents

of the above nature met the eyes of a DISPATCH reporter on every side yesterday wherever he went among the leading stores of the city. THE DISPATCH reporter had been delegated to ascertain the losses sustained by this city in the Conemaugh flood, and each establishment visited was asked the question: "How much will you lose by the Johnstown flood?" The answers, as given below, indicate losses, which, though mostly estimated, are liable to fall far short of the actual amounts.

Arbuthnot, Stephenson & Co., wholesale dry goods—We have a thousands and thousands of dollars involved in the track of the flood. We cannot estimate our losses yet and have been siding survivors from our stock all day today. Johnstown owes Pittsburg more dollars and cents than have yet been contributed for her relief. We expect many of our losses to be total.

Allen, Kirkpatrick & Co., wholesale grocers—Our losses are—well we shall not say how great, but they are cheerfully borne, and we willingly run our pen through the accounts.

Arbuckle & Co., wholesale grocers—Very large amounts are involved, but our head bookkeeper is away and we have made no attempt to strike an estimate. We hope for the best, however.

Jos. Horne & Co., wholesale dry goods—We have considerable accounts in the entire flood region, but do not wish to place an estimate on the matter. We consider the accounts as completely wiped out as the Conemaugh region.

Demmler Bros., hardware wholesalers—We will lose $5,000 in the Conemaugh region, but consider the monetary loss of secondary importance.

Sympathetic Creditors.

Haworth & Dewhurst, wholesale grocers—A very large amount will be lost, but we do not care to place a figure on our business in the afflicted region. Our customers are in hard enough luck to be relieved of almost any responsibility. It's all right whether they pay or no.

W. G. Schmidt, wholesale liquors—I do a business of $50,000 a year in the Conemaugh Valley, and of course expect plenty of losses. But I am worrying more about the loss of life than dollars and cents. In a business experience of 30 years I never lost $500 in the Conemaugh Valley, and those unfortunates who are living can have both forbearance and aid so far as I am concerned.

S. Hamilton, pianos—We had a branch store in Johnstown and many partially liquidated accounts. We have $4,140 involved in the Conemaugh Valley, but do not imagine that the loss will be total.

Gregg & Elliot, wholesale boots and shoes—We had numerous accounts in Johnstown and are anticipating a loss of at least $5,000.

S. B. Barrett & Co., wholesale jewelers—We will lose about $7,000. One of our customers, Louis Luckhardt, had just built and stocked a new store. He and his family and property are all gone. Another, J. Kirlin, escaped. He came to see me, and said his family and store are wiped out.

Hayes & Ecker, pianos and sheet music—We will lose at least $3,000, and the Wilcox and White Company, of Meriden, Conn., will lose $4,000.

Thomson & Co., wholesale dry goods—We had 12 accounts in Johnstown and vicinity, and are looking forward to a loss of at least $2,500.

Very Large Losses.

At the store of T. C. Jenkins, wholesale groceries, it was said that Mr. Jenkins was in attendance upon the Protestant Episcopal Diocesan Convention, and his representatives were unwilling to hazard a detailed estimate of losses, while admitting that the firm did an immense business in the Conemaugh Valley.

James B. Haines, wholesale dry goods—We had 25 customers in Johnstown alone, and stand to lose nearly $5,000 if reports of the widespread devastation are borne out.

S. S. Marvin & Co., wholesale cracker manufacturer—Although we had 15 customers in the devastated region, our accounts outstanding will not reach $1,000.

W. E. Schmertz & Co., wholesale boots and shoes—With 35 customers in Johnstown, and as many more scattered through the valley, the chances are that we will lose $10,000 or so. But no one can consistently estimate what he ought to receive from debtors in the face of such an overwhelming calamity.

Horne & Ward, general dry goods—We will lose a few dollars from retail customers. Several of our friends in the valley have been down to see us to-day, and we rigged out some families who came in here in pretty bad shape with all they could wear away. Mrs. Fulton came in here and bought an outfit, and wouldn't let us donate it to her.

Rauh Bros. & Co., men's furnishing goods—Our loss up to date is about $800, and we are trying to get even by filling this fish globe with funds for the sufferers. A Cincinnati man dumped that $10 bill in there. Looks nice, don't it?

J. K. Shanahan's Installment House—Our agent at Johnstown telegraphs us that our total business of $4,000 in the Conemaugh Valley, is a total loss.

Pittsburg Grocer's Supply Company—We have $2,000 outstanding in the wrecked district, and shall chalk it down to profit and loss. A $1,000 lot of groceries en route to Johnstown, which we supposed to be lost, the railroad people brought back this morning. So much ahead for us.

Just in Time.

Edward Groetzinger, carpets—We had a large account at Johnstown which was closed last week. Two smaller accounts were closed by remittance the day before the flood.

Joseph Loughrey & Co., saddlery and rubber goods—The city of Johnstown owes us $65 for some rubber hose and we'll wait for it until the city exists once more.

Pittsburg Dressed Beef Company—We lose a $7,000 house which was swept away. The $2,000 lot is still there we believe.

Some smaller losses in detail:

J. O. Siemmons, wholesale jewelers, $200.
O. McClintock & Co., furniture, $80.
Baldwin & Graham, stove manufacturers, $200.
Lyle & McCance, wagon supplies, $600.
James W. Grove, wholesale toys, $500.
Kingsbacher Bros., jewelers, $500.
Wolf Bros. & Co., brushes, $40.
Roedel, Braun & Co., leather findings, $300.
Heeren Bros. & Co., wholesale jewelers, $300.

GRIEF UNITED THEM.

A Boy Bereft of All His Loved Ones Finds a Place in a Widow's Heart.

A gentleman of the East End, who spent Saturday and Sunday at Johnstown tells the following, which came under his own observation:

A lad who was the only survivor of a family was seen pitifully weeping over the death of father, mother, brothers and sisters. None who saw him could keep down the tears. The boy refused to be comforted. Life had lost its charm, and his heart was utterly desolate. While many were trying in vain to comfort the poor boy there came along a lady who had been bereft of children and husband, and she too was left alone in the world. She took the boy by the hand, and said: "My poor boy, come with me and take the place of my lost ones." And the orphaned boy took the widowed and childless mother by the hand and seemed at once comforted. The two broken-hearted ones appeared to find comfort in one another, being brought together by a common sorrow.

The gentleman who tells the incident said: "I do not doubt that the tie then formed will be lasting, and that each will be to the other a comfort and strength in time to come."

THE FLOOD'S STRENGTH.

It Lifted a Thirty Ton Engine Like a Wooden Box and Carried It Half a Mile.

Mr. Noe, who is a puddler in the Vesuvius Mill, stated to a DISPATCH reporter yesterday in a talk about the Cambria Ironworks that he does not wonder at the roof or furnace stacks being torn down, but he is surprised to hear that a stationary engine, weighing 30 tons, was torn from its fastenings and carried away like a wooden box nearly half a mile. The rebuilding of the blast furnaces will be the greatest expense to the company, there being six furnaces in a line.

The hundreds of tons of half-melted or liquid metal and raw material will all have to be blasted out before the furnaces can be rebuilt. And it will take over a year before they can be blown in again.

STIRRING UP CORPSES.

The Allegheny Health Boat Starts and Its Crew Dislodge Many Dead Animals—Horses, Dogs, Rats, Etc., Sent Down Stream.

The Allegheny "Health Boat" left yesterday morning on its important mission, with a good crew of energetic citizens, city officials and city employes. The object of the trip, as stated yesterday, was to clear the river of all dead animals and debris that is polluting the water used by the city.

The steamer J. O. Phillips left the wharf at the foot of Federal street at 8 o'clock yesterday morning in charge of President James Hunter, of Allegheny Common Councils.

Hunter is the Skipper.

In addition to the crew there were on board 12 men from the street departments in charge of Street Commissioners William F. Meese and Peter Moul. Among the citizens who volunteered their services and went along were Superintendent of the Water Works Armstrong, City Engineer Charles Ehlers, Councilman Charles A. Muehlbronner, Charles Geyer, Charles Amberson, Councilman Arthur Hunter, Victor Zerlinger, Alfred Cuttler, Select Councilman Hartman and others. Most of the above volunteered their services and Messrs. Amberson, Cutteral and Hartman did very effective work. The latter is an old riverman, and gave some very important instructions to the crew, which were followed with good results.

River Still High.

The river is still very high and the boat had great difficulty in getting under the many bridges. When the Forty-third street bridge was reached it was found that the boat could not pass under without smashing the smokestacks. It was decided to cut them down and about two feet of the stacks were cut off and at 2 o'clock the boat passed under and continued on its way up the river.

Every island, creek and obstruction in the river were examined for dead bodies or animals and a large number were found. Chairman Hunter and several of the men on the boat left it at Harmorsville and came to the city on a train. They found that grappling hooks are necessary and will go up this morning with the ropes and hooks needed.

The boat only went up 12 miles and anchored for the night. This morning it will continue up the river as far as possible. A dozen dead horses were found in the drift wood that was wedged against the islands and piers, and several hundred chickens, dogs, rats, etc. All of these were taken out and put in the middle of the river and allowed to float down. Some of them may be stuck before they pass the city, but the people on the boat will keep a lookout on the way down.

The Plan of Action.

Mr. Hunter said: "We merely want to have these dead bodies pass down the river below the water pipes in order to furnish Allegheny City with pure water. If the Cincinnati people or those below our city want pure water they must remove these dead bodies or send them down the river. We have no time to bury the dead."

The men who volunteered their services had several thrilling experiences, and one of the members of the party almost lost his life. George Catteral, an employe of the Street department, was out on a pile of driftwood looking for dead bodies when he sank into the river. Several skiffs were put out at once to save him, if possible. He was not seen for fully five minutes, when he arose on one side of the boat. A deckhand threw him a rope and Catteral grasped it.

He Was Very Weak

when he was drawn aboard, but inside of two hours he was doing more effective work than any person on the boat and had evidently forgotten the occurrence that had almost ended his life.

One of the members of the party became sick from the foul odor of dead animals that were among the debris at a point near Harmarville. The bodies were promptly pulled out and floated down the middle of the stream. The boat put up at a point near Tarentum last night and will start this morning up the river.

MORE SAD NEWS.

Telegrams and Other Information Tell of the Death of Miss Jennie Paulson.

One of the saddest of the very many overwhelmingly sorrowful events connected with the Johnstown disaster was the confirmation yesterday of the fears that were entertained as to the rate of Miss Jennie Paulson, of Allegheny, and her young friend, Miss Bryan, of New York, who were on the train which was caught by the rushing waters.

Miss Paulson and Miss Bryan left Pittsburg on the express Friday morning. Though no news was heard of either until Monday, a rumor then came that they were at Altoona; and, full of hope, Miss Paulson's brother, Mr. Frank Paulson, started to join and return with his sister. Where there had at first been fears there was a feeling of glad confidence and gratitude that the young ladies were safe.

This was terribly dispelled yesterday by receipt of a telegram from a friend of the family, Dr. Buchanan, advising them to prepare for the worst. Later came the intormation from Mr. Swift Davis, who was a passenger on the ill-fated express, that Miss Paulson and Miss Bryan had both been drowned. As the statement runs they left the train when the danger appeared, but returned for their overshoes, and before they could again escape the rushing waters they were fatally overwhelmed.

The news of Miss Paulson's death is not only a terrible affliction to her estimable family, but will cause profound sorrow among her and their innumerable friends in both cities.

A young lady deservedly beloved by all for most sterling qualities that make and adorn Christian character, the bereavement to family and friends is a terrible one, and the more so, if possible, because of the hopes of her safety which temporarily prevailed. Many expressions of the deepest sympathy were conveyed to the afflicted relatives yesterday when the sad news spread through the city.

A REMARKABLE TRIP.

Postoffice Inspector Caraway Has an Experience in Fulton County—He Is Not Anxious to Have it Repented—So He Says.

Postoffice Inspector Caraway, who arrived at his Pittsburg home yesterday, tells a remarkable story of a trip he made in Fulton county during the prevalence of the flood.

He started to drive from a point on the railroad to Everrett on Thursday afternoon, just before the storm, and drove all night. The next day, he says, he found himself far away from a human habitation, in the wildest country to be found in the State, and surrounded by water on every hand. Several times his team plunged into streams that were many feet deep and he was compelled to jump out of his buggy and swim, holding on to the reins until the horses would swim to a place where the water was shallow enough for them to walk.

As he crossed a bridge over Shafer's Creek, the bridge gave way and was swept down by the flood, leaving him in the midst of a rapid stream 200 yards wide. As he was swimming behind his team out of this place one of the horses gave out and it was only after a great effort that the inspector got him into shallow water, and saved him from drowning.

The inspector was two days in covering 52 miles which he expected to cover in one day, and he says that in that time he faced death a half dozen times. He has not yet recovered from the wetting he received, and he is suffering from a severe cold.

SANITARY REGULATIONS.

Entire Force at Johnstown, and Nothing Doing or to be Done Here.

Thomas W. Baker, Superintendent of the Bureau of Health, and every sanitary inspector connected with the force, have gone to Johnstown and will remain there for a few days, superintending the sanitary arrangements. Until the officials of the State Board of Health arrive on the ground, the Pittsburg officers will have charge of the work.

Dr. J. G. McCandless, physician to the Bureau of Health, said yesterday afternoon that there was nothing being done in Pittsburg because there is nothing to be done. There is little fear of trouble at Pittsburg, in Dr. McCandless' opinion, from the decomposing bodies. The greatest pollution of the waters was when the flood cleaned out the great extent of territory over which it flowed. That water has already passed Pittsburg and can do no more damage here.

FAIR ASSISTANTS.

The Women of Pittsburg Organized For Splendid Charitable Work.

The women of Pittsburg organized yesterday and established headquarters at the Chamber of Commerce. The committees are:

Dining Room—Mrs. E. A. Graff, chairman; Mrs. Burt, Mrs. Bennett, Mrs. Letsche, Mrs. J. F. Patterson, Mrs. Tanner, Mrs. McDonald, Mrs. Dr. McClellan, Mrs. Dr. Easton, Mrs. McCombs, Mrs. R. Lambert, Mrs. Book, Mrs. N. Patterson, Mrs. Stevenson, Mrs. Hamilton, Mrs. A. Long, Mrs. Jamison.

Supper Committee—Mrs. J. B. Herr, Mrs. A. P. Burchfield, Mrs. Ewing, Mrs. John McCreery, Mrs. Joseph McNaugher, Mrs. Jack Young, Mrs. Philip Reymer, Mrs. A. W. Book, Mrs. H. Sellers McKee.

Directory Committee—Mrs. Prestley, Mrs. Allan Kerr, Mrs. Mary Smith, Mrs. Robert E. Brown, Mrs. Sarah Scott, Miss Ettie Clark.

Clothing Committee—Miss Donnell, Miss McCreery, Miss Gorman, Mrs. Joe Irwin.

AS TO INSURANCE,

Companies' Promises of Prompt Payments,

ON PROOF IRREFRAGABLE.

Mutual Beneficial Associations Will be Hit Hardest—A Cambria County Order the Heaviest—It Was a Bad Place for Casualty Companies—Most Policies for Small Amounts—Royal Arcanum Losses.

The feature of life insurance in connection with the Johnstown horror is beginning to push itself into prominence, as the sum to be realized from this source will be quite large, just how large it is impossible to approximately estimate. Of course so far as that on buildings destroyed goes the flood will simply wipe out the policies. The Equitable has announced that it will give 30 days' extension of time in payment of premiums and that all death claims caused by the calamity will be paid immediately on proof and identification.

As at this point the rub was supposed to come in, a call was made at the office of the Equitable Life in this city. Mr. W. P. Wooldridge said that, of course, ample proof of death would be required, but he supposed the disappearance of a person and all trace of him lost might in time constitute sufficient proof—would be conclusive of death. He hadn't given the subject much thought. Many bodies will probably never be found, and many found

Will Not be Identified,

some latitude must necessarily be allowed. Mr. Wooldridge referred to some strictures that big insurance companies had not contributed to the relief fund, and said they were unjust. He stated that stockholders had contributed individually, but the officers in their corporate capacity could not do so. Beside, he said, the companies would be obliged to contribute heavily anyhow in payment of policies. The Equitable has many and some heavy risks in Johnstown, but how much he could not tell. So far as reported, the losses of that company only amount to about $10,000. A number of people insured and reported drowned have since turned up, and those are ones who held large policies. The working people insured generally carried only small policies.

It seems the casualties at Johnstown were so great in comparison that regular accident insurance companies were generally driven out of the field in time to escape this disaster. Mr. H. K. Kohler, Secretary of the People's Mutual Accident, of this city, says Johnstown was found unprofitable by the accident companies years ago, and they consequently not only made but little effort to get business, but confined their risks largely to a class that was not in hazardous employment. Mr. Kohler states that the greatest loser will be the Cambria County Mutual Benefit Association. Said he: "Among outside companies the greatest losers will probably be the Travelers, Fidelity and Casualty, United States Mutual and ourselves (the People's), but our risks are mainly among the class that was not likely to be caught to any great extent in this flood."

The Beneficial Societies

will probably be the heaviest losers. There was a large council of the Royal Arcanum in Johnstown, and it is said that nine of its members are known to be victims, and there were probably more. These, if fully insured, will cost that organization $27,000.

It was supposed that the A. O. U. W. would be a heavy loser, but Grand Recorder J. M. McNair states that there was no organization of the order in Johnstown, though it is likely there were individual members living there, and some of them in all probability were victims.

Mr. William Fury, of the Berkshire, wrote some accident policies in Johnstown, but he states that he had only gotten started to work and the losses will be light.

From all that can be learned it is probable that settlements will generally be quite prompt. Where proofs of death and identification are perfect, as though corporations may not be absolutely blessed in the matter of soul, they are human after all and sympathize more or less with the prevalent overflow of heart, and beside it is sound business policy in such cases to pay promptly where payment is inevitable.

Graveyarders Don't Suffer.

It was supposed by some that those companies who operate on the verge, insuring infants, liable to dissolution from the ills incident to babyhood, dentition, colic, measles, whooping cough, mumps, scarlet fever, chickenpox, smallpox, diphtheria and the thousand other ills that mar our initiation into life; grave-yard insurance, etc., would suffer severely; but Mr. Kohler points out that though there may be many such policies they are generally for small amounts.

The Fidelity and Casualty Company of New York announces elsewhere that it will immediately on presentation of satisfactory proofs, to the examiner of claims, Mr. Adrian Scharff, who is in Johnstown, pay all claims promptly. Mr. E. E. Clapp, Superintendent of the company, was in this city last night and stated there would be no delay where a case was made out.

The insurance companies, while they may feel the draft on their resources, have the satisfaction of knowing that what it costs them could not possibly otherwise be paid where it would do as much good.

Identification will, of course, in many instances be impossible, and there may many complications arise before the business is closed.

MUSKET AND PICK.

Soldiers and Laborers to the Rescue of the Ruined City.

The crowds around the Union depot were considerably smaller yesterday than on any other day since the flood. This was due, no doubt, to the inclemency of the weather. The only ripple of excitement that occurred during the entire day was at 2 o'clock when the Fourteenth Regiment, under command of Colonel Perchment, arrived at the station, attired in heavy marching order, with knapsacks, blankets and three days' rations. The men took a special train at 2 o'clock for Johnstown, whence they go at the order of Governor Beaver to preserve order in the stricken city.

A train left the Pennsylvania Railroad depot at 3:40 yesterday, bearing a small squad of laborers from Ohio, who go to work repairing the railroad tracks.

At the Baltimore and Ohio depot yesterday afternoon there was a scene of great activity. Fifty cars stood on the tracks. A score of men were at work loading them with timber and all sorts of materials. The train was that of Booth & Flinn, the contractors, who are going to Johnstown to remove the debris and start at once to build houses for the shelter of the homeless. The train consists of 25 cars of lumber, six cars of horses and six of wagons and harness, and the balance of the train was loaded with tools and implements.

A gang of 1,000 mechanics and laborers left on a special train for Johnstown last night over the Pennsylvania Railroad. They were a part of Booth & Flinn's army of men, who will be at work replacing the Mountain City in a day or two.

DUPLICATES FOR MOURNERS.

System of Slips Used to Identify the Coffined and Buried Dead.

Peter Flannery, who has been assisting in burying the dead at Johnstown, says: "Not a body has been buried unless it has been washed and dried. It was impossible to clothe all. When we had no clothing we would wrap them up in muslin which we took with us. Slips giving sex and describing the appearance are tacked on the coffins and duplicates filed with the undertaker, so that persons in search of bodies of friends may be able in most cases to identify them by looking at the slips. These slips are numbered and sticks placed at the graves bear corresponding numbers. There are 30 undertakers in the field, one relief taking charge of affairs after the other goes off duty. At first the work of embalming was very hard, but it is easier now, and one can embalm a body in 40 minutes on an average. About 125 undertakers have been employed at Johnstown since Sunday."

SEARCHING FOR THE FLOCK.

Rev. H. B. Grose Hunting for a Missing Johnstown Congregation.

Rev. H. B. Grose, of the Fourth Avenue Baptist Church, received yesterday a telegram from Rev. W. C. Bitting, of the Mt. Morris Baptist Church, New York City, saying: "Give $300 to sufferers in the Baptist Church in Johnstown, and draw on me for it." Mr. Grose will visit Johnstown to discover what remains of the church membership, and disburse the amount.

The church building was destroyed, and probably the large majority of the members were swept away. The pastor, Rev. Mr. Goodchild, left Johnstown a week before the disaster, with his family, for an Eastern city. His house was wrecked utterly.

GONE TO SHOOT.

The Fourteenth Regiment, With About 300 Men in Line, Ordered to Johnstown—They Go With Ball Cartridges—Several Other Implements of War.

The Fourteenth Regiment was ordered out yesterday and is now in Johnstown.

It was about 10 o'clock yesterday morning that Colonel P. D. Perchment, commander of the regiment, received the orders which he and all other members of the regiment had been expecting for two days. They were very brief, and simply directed the regiment to report at Johnstown at once, with ball cartridges and three days' cooked provisions in their haversacks.

On Monday the regiment could have turned out 500 men. When the orders came not more that 250, all told, could be mustered, even upon four hours' notice.

After Colonel Perchment received his orders, arrangements were made for a special train to leave Union depot at 1 o'clock in the afternoon, bearing the troops. Then it was found that they could not be got together in time to leave at that hour, and it was 2:33 P. M. when the regiment actually got away. A stop was made at East Liberty where a company of 60 men got aboard, making the entire number about 300.

Colonel Perchment was at the headquarters in the lower Diamond Market House, about 2 o'clock, in full uniform and gum boots, urging the men to hurry up.

"I know nothing at all about the reasons why the regiment was not ordered out sooner," he said to a DISPATCH reporter. "We were willing and anxious to go on Saturday, but we could not go without orders. Adjutant General Hastings was on the ground, and he certainly could tell better than anyone else what was needed. When he found that troops were needed he sent for them. If any company of the regiment had got ready to go out without official orders, I certainly would have disbanded it. The State Guard cannot act without authority."

"I think we will have about 300 men," continued Colonel Perchment. "We could have had more yesterday, but I am not in a position to blame anyone for the delay in issuing the orders to go. My understanding of the telegrams I have received is that Johnstown is to be placed under martial law, but I know nothing yet in regard to the arrangements. I will report with my regiment to Adjutant General Hastings, who will, I have no doubt, have all arrangements made for our work."

The other officers of the regiment would not express any opinion regarding the delay in ordering out the command.

Colonel Perchment said he had received several telegrams concerning deeds of vandalism, but had left all the messages at his home. He said, further, that he had no idea whether or not more troops would be needed. He was only sorry that the delay had caused the rank of his regiment to be so limited.

The officers and men of the Eighteenth Regiment are somewhat indignant at the powers that be. They have 480 men ready and willing to go to Johnstown at a moment's notice, and think that they should have been ordered instead of the Fourteenth. It is rumored that if not allowed to go in a military capacity a number will tender their services as private citizens. Dr. Wyley, surgeon of the regiment, claims that there is urgent need of the militia to clear away debris and help extricate bodies. The doctor says: "It is now five days since the disaster, and I fear that the dead bodies, not only of human beings, but also of cows, pigs, horses, etc., will cause an epidemic. I think what is best for the greatest number of people should be done, and I am in favor of cremating all. The danger menacing Pittsburg demands it."

Governor Beaver has ordered the officers on his own, the Division and the Second Brigade staffs of the National Guard to report to Adjutant-General Hastings at Johnstown. General Wylie came down from Franklin with his staff last night and will go up this morning. Quartermaster Brown, of the Eighteenth Regiment, was also ordered to report to General Hastings and went out last night.

ALLEGHENY CONTRIBUTIONS.

Mayor Pearson Received Several Hundred Dollars for the Sufferers.

The following additional subscriptions for the flood sufferers were received by Mayor Pearson, of Allegheny, yesterday, a large number coming from saloon keepers:

Chris Breining, $25.
Christian Urtman, $50.
City Engineers Office, $55.
Spring Garden Club, $25.
Geo. Elbourne, $50.
A. C. Croetzinger, $10.
Lafayette Lodge No. 428, Harogori, $20.
D. Hendrie, $25.
J. M. Force, $20.
Max Schneider, $25.
A. Fliman, $25.
Teutonia Männerchor, $20.
Hon. J. G. Wyman, $25.
Simpson Chapel and Sabbath school, $27 50.
Arion Singing Society, $50.
Fred Buchler, $25.
John S. Snyder, $25.
Kate Gerst, $25.
City Treasurer David Macferron, $10.

Through W. J. Morris, P. S. Combs and Joseph Sprague, $42 35.

A little boy, Johnny Creden, only 3 years old, walked into T. R. Morris' drugstore and handed a penny over the counter, saying that he wanted it to go to the flood sufferers. Several boys laughed at him for contributing so small an amount, when the child said: "I found that money on the river bank, and it might belong to some of the people up there."

The penny was received by Mayor Pearson, and will go with the other money subscribed.

Subscription were taken up at all the schools in Allegheny, but the exact amount of money or clothing donated is not known. A little fellow only 9 years of age, living on Webster street, carried two buckets of fresh spring water from Observatory hill to a neighbor for 5 cents. This was the first money the boy had ever earned and he was pooly paid for the work. He was satisfied, however, and contributed his mite, that he had worked for to the fund of the sufferers when he went to school in the afternoon.

THERE WILL BE SALVAGE.

Practical Men Say Johnstown Can be Rebuilt Advantageously.

Optimistic views of the disaster are beginning to come to the front. Messrs. Joseph Brown, of Bailey & Brown, iron makers, and John A. Harper, of the Bank of Pittsburg, were making an estimate of loss, Mr. Brown said, without seeing the ruins, he felt safe in saying that $500,000 would put the Cambria Iron Works in good shape and very probably much less. Much of the machinery is of a powerful character and would not be injured further than by dirt and rust, and it could be readily cleaned. The open-hearth furnaces would be destroyed and they are expensive, but the buildings of iron works, generally, are not expensive, most of them being mere sheds.

Mr. Harper stated that while the loss in dwellings would be necessarily heavy, it would not be nearly so much as most people suppose. Very few tenement houses about Iron works cost $1,000, and most of them considerably less. Of many of the better class houses the walls will be found intact and capable of repair. Considering the size of the place there were not a great many very fine houses in Johnstown, the bulk of the population being composed of people of moderate means.

It is possible that the Johnstown of the future will be much finer than that of the past. Aside from loss of life, which cannot be estimated by humanity, great fires have frequently been the means of making fine cities, the case of Chicago being a notable instance. In Johnstown one thing is certain—the town will not be rebuilt in a hole so as to be drowned by future floods.

A CORPS OF COOKS,

A Steward and an Army of Workmen for the Scene of Distress.

Early yesterday afternoon a telegram came from Captain Wm. R. Jones to the Executive Committee at the Chamber of Commerce, which read: "Send by special train, without delay, a good steward and 30 cooks, with cooking utensils. My principal difficulty is to feed our men. We are making things hum. Support me promptly, and fill my wants."

In a minute men were scouring the town, and in less than half an hour the culinary corps was ready. The cooks were gotten from the hotels, the messengers going in and taking them from their work. They reported that they could get a hundred more on sight, and that anything the town had would be sent out if asked for. The men were started on a special train without delay.

Hussey, Binns & Co. sent in 15 dozen more shovels. The National Tube Works reported that they had sent 15 riggers fully equipped and five tons of tools. The Allegheny County Light Company have 60 electric lights complete to go out to-night. A train was being made up all afternoon with these supplies to go out as soon as possible. It carried 1,000 workmen, and, as the first detachment of these, each man with a tool on his shoulder, marched down Fifth avenue, they created a sensation. The tools and equipments of this train cost $50,000.

AID FROM BUFFALO.

The Residents of That City Send $1,100 and Promise to Do Better Later.

Mr. L. S. Bigelow, a prominent citizen of Harrisburg, has distinguished himself for the promptitude in which he solicited aid for the Johnstown sufferers. Mr. Bigelow formerly resided in Buffalo, and when he heard of the washout Friday he hurried back to his native city and induced Mayor Becker to call a meeting of the citizens for the relief of the people, and in a short while had raised $1,100, which he brought to this city yesterday and handed over to Mayor McCallin, with the assurance that Buffalo would do still more.

A WALL OF WATER,

Graphic Story of the Loss of the Day Express.

A PASSENGER'S TALE.

Ladies Crawling Under the Cars to Seek Safety—A Vestibuled Train Not the Safest When Quick Exit Is an Element of Safety—Two Old Ladies From Chicago Among the Lost—A Floridan's Experience.

E. W. Wilmot, an extensive orange grower of Redland, Cal., arrived in this city from Johnstown last evening. He was accompanied by his wife and 4-months-old babe.

Mr. Wilmot and