

THREE MAIN CAUSES INCREASE INSURANCE RATE

ORIENTALS PLAN FOR BIG EVENT HERE ON MAY 23

Number of City Oddfellows Attend Ceremony of Buffalo Lodges.

2,000 FROM CANADA

Vice-Grand Hyastee R. R. Whitehead, D. O. H. and P., who headed the local deputation of members from Thebes Sanatorium No. 26 to Buffalo, Saturday, where they witnessed the conferring of the Degree of Humility on 150 candidates of Cairo Sanatorium, No. 35, in that city, returned to London today.

Mr. Whitehead stated that there were over 18,000 in the parade, and one of the longest ever witnessed in Buffalo. "Thousands were turned away from the largest armories in Buffalo, and the pomp and dignity with which the ceremony was carried out was something to marvel at," he said.

"It was one of the most brilliant spectacles that anyone would wish to see, the lodges being dressed in their full regalia of gorgeous colors, that gave the whole proceeding a wonderful effect."

"There were over 2,000 present from Canada, which was headed by John R. Watson, supreme monarchist for Canada and United States."

"The ceremony was of special interest to the London delegates, as two former London boys, Leonard and Clifford Short, crossed the burning desert."

As the result of the work of Mr. Whitehead in the degree, this city will have the first honor in Canada of putting on a degree, which will be attended by supreme officers both in Canada and United States, and Buffalo and Rochester lodges have already signified their willingness to attend in full dress accompanied by their bands.

May 23 is set as the date when more than 100 candidates of Thebes Sanatorium, city, will have the degree of Humility and Perfection conferred upon them.

FACE SENTENCES IN MONTH'S TIME

Condemned Murderers Will Walk to Scaffold Unless Appeals Granted.

One month from today, Sidney Murrell, "Slim" Williams and Clarence Topping will take a last look at their cells in the county jail and walk to the death scaffold to be erected in the jail yard, providing new trials are not granted.

Appeals have been made for new trials for Murrell and Topping, which have not been heard by the appellate division of the supreme court.

Williams is pining his faith on the fact that the jury added a technical error to his case, but so far no word has been received from the minister of justice at Ottawa, nor is there any likelihood of clemency in his case until the next moment in the opinion of authorities.

The three young men who were all convicted of murder at the winter assizes are showing no outward signs of uneasiness as the days pass by. They spend much time in singing, reading and smoking and show an especial fondness for Sunday papers which are supplied to them regularly.

The young men are still receiving many letters from their relatives and are allowed to receive relatives once a week. Murrell is still busy on a history of his life, which he hopes to have published at some future date.

20 Years Ago

In The Advertiser.

The Japs defeated the Russians in a big battle at Chemulpo.

Parliament was formally opened by Lord Minto today. The The G. T. P. Railway was the main item of the speech from the throne.

Several local dealers in bread were discovered selling light weight loaves, while a few coal dealers were found selling short tons.

The establishment of a tar macadam plant for the city was advocated at last night's meeting of the board of works.

25 Years Ago

In The Advertiser.

The estimated cost of the telegraph line to be constructed from Skagway to Dawson, 600 miles, is \$150,000.

Seventy-five witnesses have been summoned to attend the trial of Marion Brown, the notorious peegleg.

Two Pullman cars will be turned out of the G. T. R. car shops this afternoon and will be at the depot for inspection at 5 o'clock. They are works of art.

Al. G. Fields, famous minstrel, will give a performance at the Grand Opera House tonight.

The waterworks dam broke yesterday when the Cove bridge ice moved out without warning.

CITY FIRE PREVENTION AND WATER SYSTEM BLAMED FOR INCREASE

Secretary of Fire Underwriters Replies to Query of London Businessman.

WANT ALARM SYSTEM

Declares Rate Set To Meet the Conditions Existing in City.

Coming as no surprise, fire insurance rates were just recently elevated in London.

"Why was this done?" was the query from Mayor Wenige and members of the finance committee of the city council.

A few weeks ago, a local businessman wrote to the association in this regard. Today he submits a copy of his reply at that time. In paragraph 3, particular stress is laid upon the water situation, the inadequate fire alarm system and "the extraordinary deficiency in the number of men in the fire department."

It is further charged that the effectiveness of the department was greatly weakened by the introduction of the double platoon system and its usefulness greatly impaired by its having been unorganized.

Presents Letter.

"Dear Sir,—I am in receipt of your favor of the 5th inst.

"The question of fire protection in any city is, of course, as you say, largely one of economics, but I venture to point out that the increase or decrease in fire insurance premiums is a charge on the rate payer, and constitutes one of the smallest factors. What your citizens need is protection. What proportion of the value of the property in London do you think is insured? About 40 per cent. And what becomes of this uninsured part in case of a conflagration? It is obviously a dead loss to your citizens and your city, and even to the rate payer, who has to pay the owners, would leave you poor for a generation. Fire appliances are recommended by us to be made as effective as possible in the general interest, but the fact that they are much less in the interest of the insurance companies than in the interest of the public. Insurance companies must, if they are to exist, collect from the public what they lose, but, leaving out the disturbance of business and lessened population, the actual uninsured loss to citizens is ruinous.

No Statistics.

"In reply to your inquiry as to premiums for fire insurance, I would advise that we have no statistics that will show this, but inquiry from a large number of our members would appear to show that they range from \$250,000 to \$300,000.

"Dealing with your further inquiry as to the extent to which these would be reduced if you carried out every recommendation for the improvement of your fire preventive service, I could say that your inquiry supposes within a reasonable time an impossible situation. When, for instance, might it be expected that a duplicate main of sufficient capacity would be laid from Spence's? When would there be an adequate duplication of the power system to take care of electrical breakdowns. When will the ver heavy proportion of 4-inch mains be done away with? When will the water supply be made sufficiently extensive for a city of the size of London be installed? When will the extraordinary deficiency in the number of men in the fire brigade be rectified? Moreover, I would point out that you are compensating your inquiry from the wrong end, as it is not a question at the present time as to reductions in rate in London, but as to making your rate commensurate with your conditions.

Improvements Effected.

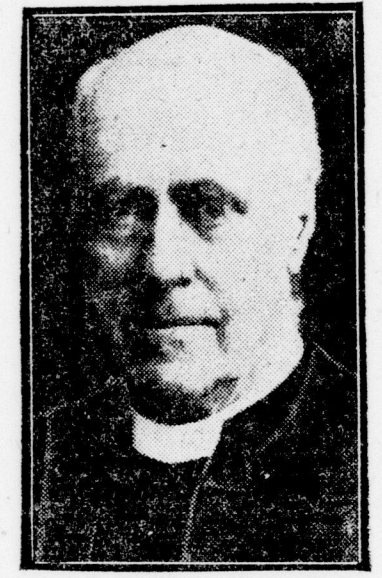
"When the key rates in London were reduced to their present figures, this action was taken with the knowledge that certain improvements had been effected, and that others of importance were under serious consideration. Since that time, however, while additional wells have been brought into service, the water supply has not been effectively increased, especially when the larger population is taken into account. Besides this, the fire losses in your city continue to be excessive, the years 1920 to 1922 showing these to be actually in excess of premiums, and when commissions and other expenses are taken into account, there has been, instead of any profit, a net loss to the companies during the past five years of an extremely large amount. This follows a previous five-year period where the experience was also very unfavorable. Since the reduction, also the brigade has been greatly weakened in its efficient operation by the introduction of the double platoon system, and its usefulness, as a public service to be absolutely relied upon at all times, impaired by its having been unorganized.

London has enjoyed low fire insurance rates for some years past, our members constantly looking for improving conditions and record. It is plain that their expectations have not been realized, and the whole situation at London is now being carefully considered. Yours truly,

"R. Secretary."

LEAVES FOR GUELPH.

Lieut.-Col. George H. Gillespie will leave for Guelph, tonight where he will conduct a C. O. T. C. examination at the Agricultural College. He will return to London on Wednesday.



ARCHBISHOP OF CANTERBURY, who, it is now announced, has no intention of turning over Lambeth Palace to a successor at the present time. Rumors have already named the new archbishop.

THURSDAY TO SEE AIRING OF BRAWL

S. Sansone Only One Arrested For Fracas in Front of Dance Hall.

The battle in front of a local dance hall Saturday evening involving serious injury to Harold Webb, will not be fully explained until Thursday, when Sylvia Sansone, 470 Ridout street, will appear in police court charged with assault on the victim.

At a late hour Saturday night police were called outside the dance pavilion as a result of a brawl, in which several local young men took part. Webb was rushed to the hospital with a broken leg and other injuries, while companions suffered from lacerations about their faces.

Sansone pleaded not guilty to the charges. Webb was unable to leave the hospital to give evidence, it is said.

Also Allege Political Management of Royal College of Dental Surgeons.

Canadian Press Despatch.

Toronto, March 9.—Allegations that politics are becoming an influence in the management of the Royal College of Dental Surgeons, and that the pyorrhea cure of Dr. Box is merely an elaboration of theories with which dental research has been familiar for many years, form the features of a present controversy that is engaging the interest of the dental profession.

Hon. Dr. Forbes Godfrey, provincial minister of health, denies any political interference with the dental college, and declares that he will issue a statement on the matter early this week. Visiting American dentist Dr. Box, who has been in Toronto working as having genuine and high value.

ANNUAL BAND CONCERT PRESENTS FINE PROGRAM

Special to The Advertiser.

Petrolia, March 9.—The annual band concert given by the local Citizens' Band was held in the town hall last night and proved to be one of the best ever staged here. The auditorium of the hall was well filled, and the program excellent. Major C. O. Fairbanks occupied the chair.

A soloist, "Friend of Mine," by H. H. Gilroy, was well received. Wesley Thompson delighted the audience with a cornet solo, "Carry Me Back to Old Virginia." Irish and Scotch dances were contributed by Edna and Dorothy Hunter. F. C. Fisher, director of the band, rendered a violin solo, "Meditation from 'Thais.'"

A duet, "Love Sends a Little Gift of Roses," was given by Mrs. F. C. Fisher and Mrs. D. H. Fair. Jos. Gardiner played "A Perfect Day" on his euphonium. The band also played a selection, "Songs of the Old Folks," and "Abide With Me."

Mayor Drummond in an address, told of the benefit of the band to the town and congratulated the band on its excellent program. The band is made up of 27 senior members and a junior band of fourteen under the direction of Jos. Gardiner.

The band is now a municipal organization, with a band committee consisting of three members of the council, three members of the chamber of commerce and three members of the band as directors.

HAMILTON WOMAN IS ALLOWED TO GO BACK TO HER HOME

Mrs. May Johnston Charged in Police Court With Disorderly Conduct.

ARRESTED SUNDAY

When evidence was lacking to convict John Stinson and Mrs. May Johnston of Stratford on a disorderly charge, Chief of Police Robert Birrell promptly changed the charge to vagrancy. On this count Mrs. Johnston was remanded to jail for a week, but on advice from her attorney, J. G. Gillanders, was sent to Hamilton this afternoon.

Garbed in an expensive fur coat and looking like a daughter of luxury, Mrs. Johnston, who is exceptionally pretty, listened to rather revolting evidence concerning her behavior, without a quiver. Every week-end apparently she has been in the habit of coming to London and acting disorderly.

Friday morning last she remained out from midnight until 5 a.m., with Stinson and Sunday morning stayed with him in the rooms of a local tailor. Officers nabbed the pair at 200 Dundas street, and brought them to the police station.

According to J. G. Gillanders, the girl's counsel, Stinson was willing to pay the girl's transportation to Hamilton, where she was living temporarily, if the court would repeal its decision to remand her for a week. This was granted on condition that officers and not Stinson see her off at the station.

"We don't want you in London," the court told Mrs. Johnston. "Your reputation may not have been black but it is certainly black now. The sooner you leave the better."

SEVERAL IN CONTEST FOR W. C. T. U. MEDALS

Essays Are Read At Public Meeting—Debate Is Staged.

Special to The Advertiser.

Parkhill, March 8.—The annual W. C. T. U. medal contest, open to pupils in the high and public school, was held in the town hall. The winning essays were read at the meeting. In the public school, the essay winner, in the third class, was Lance Calvert, and in the fourth class, Florence Currie. In the high school, the winning essayists were: Upper school, Pearl Stone; lower school, Alex. Petarink. A contest in piano playing was held, with eight pupils participating. The judges awarded the decision to Cecile O'Neill.

The feature of the evening was a debate by six high school pupils: "Resolved, That the Pursuit of Fashion Has Caused More Harm to Mankind Than the Use of Tobacco." The judges, after being out about thirty minutes, rendered a decision favoring the affirmative by a small margin, and commented all the speakers on the able manner in which they had delivered their various orations.

Oratory Contest.

A prize for oratory was won by Lilian Rivers.

The eloquent contest had a number of entrants, all of them rendering excellent speeches of a temperance nature in a very able manner. The judges awarded first prize to Irene Cousins.

The Rev. Mr. Hill acted as chairman in his usual witty way, and presented the prizes to the winners.

STROKE PROVES FATAL TO BLENHEIM RESIDENT

Special to The Advertiser.

Blenheim, March 9.—Mrs. (Rev. Dr.) J. Fraser Smith passed away unexpectedly this afternoon, following a stroke of apoplexy, with which she was seized this morning. She was about 65 years of age, and came to town about six years ago, when Dr. Smith became pastor of Erskine Presbyterian Church.

Survivors are the husband, two sons, Dr. Cameron Smith of Lakeside and Grant, a school teacher near Hagersville. Funeral arrangements are made for Tuesday morning, service to be held in the Presbyterian Church. The remains will be taken by way of Chatham to Glenora for interment.

REFUSE TO SELL SITE TO THE WINDSOR Y. M. C. A.

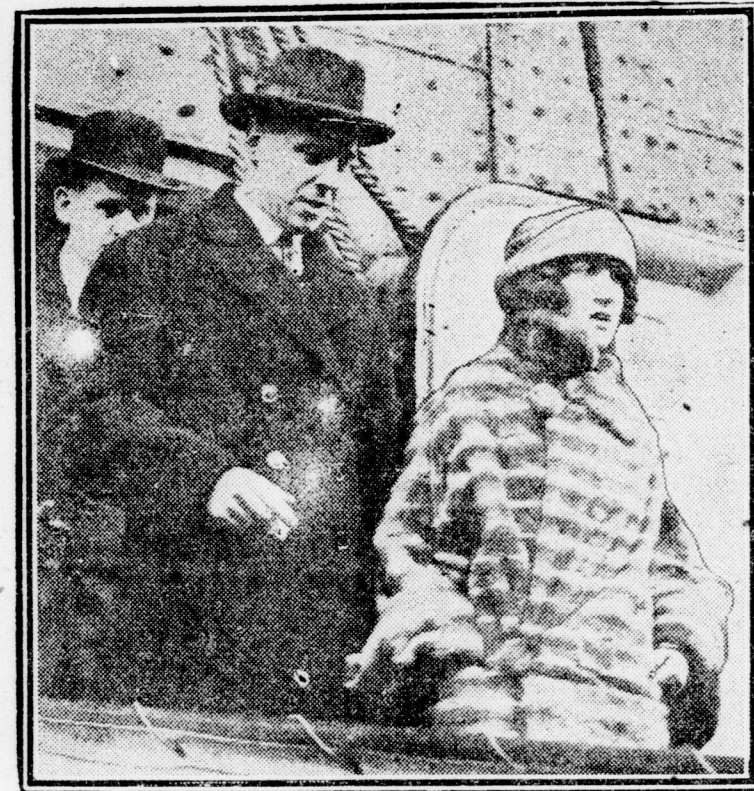
Special to The Advertiser.

Windsor, March 9.—The finance committee of the city council has decided definitely to reject a proposal to sell the old electric power house site on Pelee street to the local Y. M. C. A. at a nominal price of \$50,000. The site is reported as worth approximately \$250,000. It is now expected that the property will be disposed of to the highest bidder.

FORMER WINDSOR ALDERMAN DIES AFTER BRIEF ILLNESS

Special to The Advertiser.

Windsor, March 9.—Henry Siebert, 65, city sanitary inspector and former member of the city council, died at his home here on his return from London after having suffered after an illness of three weeks. He was prominent in Masonic, Oddfellow and Pythian circles. Survivors are the widow and two sons, Charles and Harold. The funeral will take place on Tuesday.



PRINCE ERIC AND BRIDE ABOARD SHIP.

Prince Eric and his bride, formerly Miss Lois Booth, granddaughter of J. R. Booth, millionaire lumber king of Ottawa, are shown above aboard the Berengaria, which carried them from New York to Southampton. As a result of the dockers' strike, their baggage was held up at the port. Accordingly, when invited to a royal reception at Buckingham Palace, they lacked the suitable clothes in which to appear. The difficulty was solved by Prince Eric motoring down to Southampton and acting as his own "luggage rustler."

News From City Churches

ST. ANDREW'S BROTHERHOOD.

Rev. G. Q. Warner was a guest at the meeting of the Men's Brotherhood of St. Andrew's Presbyterian Church, speaking on the work in London of the juvenile court, of which he is the judge.

B. S. C. CLUB.

Following their regular meeting with the Sunday school classes of St. Andrew's Church, the B. S. C. Club yesterday afternoon held a social hour and met together for tea, served by several of the members. In the evening, the class, numbering between fifteen and twenty, attended service in a body.

UNION PRAYER SERVICE.

The women of nine churches met together in St. Andrew's Church last Friday afternoon for the union prayer service. Each group was represented by one of its members in the afternoon's program. Taking part were Mrs. Orr of Cronyn Memorial Church, Mrs. Green of Talbot Street Baptist Church, Miss Tappett of First Presbyterian Church, Miss Gladstone of St. Paul's Cathedral, Mrs. Carson of St. Andrew's Church, Mrs. Lethbridge of First Presbyterian Church, Mrs. Spooner of the Salvation Army, the pastor, Rev. A. L. Beverley, and the remainder formed a substantial part of the congregation. The president, John Mirehouse, assisted the pastor, Rev. A. L. Beverley, and the lessons were read by Harold Skellett, with Wallace Dunstan and Herman Hodgins acting as ushers. A lovely feature of the musical service was the anthem, "The Ninety and Nine," in which the solo parts were taken by Miss Ethel Walker. W. E. Duggan of Huron College, preached an appropriate Lenten sermon.

AT CLINTON.

Rev. A. E. M. Thomson, pastor of Centennial Methodist Church, was in Clinton yesterday conducting anniversary services at the Wesley Church there.

MAY BE ACCLAMATIONS IN ELECTION AT FOREST

Possible, However, That Some Waterworks Supporters May Enter.

Special to The Advertiser.

Forest, March 9.—Following Thursday's proclamation which set March 13 as nomination day to fill the council vacancies, and the failure of the provincial board of health to have the writ served on the town, the waterworks situation has quieted down somewhat.

Nothing definite has been announced regarding candidates for the offices of mayor and councilmen. It has been mentioned for the mayoralty office. It is generally expected that the anti-waterworks candidates will be proposed, although the pro-waterworks supporters may decide to make a stand and put up candidates even if they do face probable defeat.

Supporters of both sides announce their position has strengthened within the past few days, one side stating that the provincial board of health cannot back up on its orders and promises now, and the other side claiming that the government and board of health are heartily wishing that they had never started to enforce the order and that a compromise may yet be reached.

MAGISTRATE REMANDS TWO MEN IN WOODSTOCK

Woodstock, March 8.—Austin and Gordon Smith, 390 Bay street, Hamilton, were found by the police wandering about the city. Austin, who is 21 years old, and out on parole after serving a term in Kingston Penitentiary, is charged with leaving Hamilton without his ticket and permission from the Hamilton chief.

Gordon just returned a short time ago from St. John's prison. Magistrate Ball remanded them to Saturday.

BELIEVES LABOR SINCERE

Adelaide, South Australia, March 8.—Premier S. M. Bruce in an interview on his return from London after having attended the imperial conference, said he believed the new British government was perfectly sincere in its desire to promote the development of the empire.

UNITED WELFARE CAMPAIGN WILL START MARCH 31

Fully Modern Campaign Methods To Be Used by Committee in Charge.

ESTIMATES RECEIVED

The 1924 United Welfare Fund campaign will be held during the week commencing March 31, it was announced this morning by officers in charge of the campaign.

Estimated expenditures of all the benefit institutions and associations have been received, and will be examined by the budget committee during the week.

At a meeting of the executive held several days ago a decision was reached whereby the local organization will have the benefit of the practical and up-to-date knowledge of William J. Whalon and Dr. J. S. McAfee, veterans in campaign organization, and both of whom have participated in many similar campaigns in the United States, where there are more than 150 cities raising funds for welfare and charitable work by one annual campaign.

This arrangement, which will not increase the cost of the campaign incurred in other years, will enable the local organization to bring its campaign methods up-to-date and in line with the most successful procedure of the present day.

GEORGE HOGAN OF GALT DIED QUITE SUDDENLY

Bridge and Building Foreman London Division C. P. R. For Years.

Special to The Advertiser.

Galt, March 9.—The death occurred quite suddenly at 11:50 this evening of George Hogan, bridge and building foreman of the London division of the C. P. R. for more than 35 years. He was well known in London.

The late Mr. Hogan was injured at Linwood last fall, and has been confined to his home since. His death was entirely unexpected, as only this afternoon he suffered an attack from which he failed to rally.

The funeral will be held from his late residence at 9 o'clock Wednesday morning to St. Patrick's R. C. Church and Cemetery.

POLES, CZECHS WANT LAND DISPUTE SETTLED

Hague Will Likely Make Disposition of Jaworina During Next Session.

By A. R. DECKER.

Special Cable to The London Advertiser and Chicago Daily News, Copyright Prague, March 9.—During the next session of The Hague Tribunal the question of the disposition of Jaworina will arise. Jaworina is a small area of about thirty square miles, whose possession is disputed by the Czechs and Poles. It forms an important projection on the borders of two Slav states.

A mixed commission of Poles and Czechs, studying the question last week terminated its deliberations without reaching an agreement other than to submit the question to The Hague.

METHODIST CONCERT.

Special to The Advertiser.

Paris, March 9.—There was a splendid concert in the Methodist Church on Thursday evening under the auspices of the Community Club, as the proceeds being in aid of the Willett Hospital. The artists were Arthur Plumstead, baritone; Miss Eva Goodman, formerly accompanist for the Mendelssohn Choir, pianist and organist; Miss F. F. Rogers, contralto soloist of the Dunn Avenue Presbyterian Church, Toronto, and the Orpheus Male Quartet, composed of Ernest Edgington, Archie Crockett, E. V. Kinsey and Ernest Laughlin. All numbers were well received by the large audience. Arthur Plumstead is an old Paris boy. He sang in the Methodist choir here, and has since distinguished himself in concert work. He won the gold medal at the Toronto exhibition competition in 1921.

FIREMEN'S BAZAAR.

Special to The Advertiser.

St. Marys, March 9.—The firemen's annual bazaar and concert was held in the town hall on Thursday afternoon, and was a great success, assisted by the McConnell Club. A large audience greeted the Elgar Ladies' Quartet of London and Miss Metcalf, a reader. Music for the evening was supplied by St. James' Sunday school orchestra. Short addresses of appreciation and thanks were made by Chief Moyes, Mayor C. E. Richmond and Councilor Brown, chairman of the market, fire and police committee of the council. Addresses by these gentlemen, vocal solos, duets, readings, etc., by the quartet and selections by the orchestra.

WARTIME PRODUCTION.

Canadian Press Despatch.

Sudbury, March 9.—The Mond Nickel has announced that on April 1 it will blow in a third furnace bringing production up to the highest wartime peak, and giving employment to an additional 300 men at the mines and smelter. This will bring the total force to about 1,200.

CANADA'S CAVALRY TO BE EULOGIZED ON WAR MEMORIAL

Elaborate Monument Will Be Unveiled at Hyde Park, England.

CEREMONY IN MAY

An elaborate war memorial in honor of cavalry units which took part in the late war is to be unveiled at Hyde Park, London, England, next May, and will have the names of several Canadian units engraved on it.

Lieut.-Col. Ibbotson Leonard, D.S.O., former commander of the Canadian Light Horse, an organization representing London and district, received a letter from H. J. Creedy recently to this effect:

Regiments whose names will be inscribed on the memorial include the Canadian Light Horse, Royal Canadian Dragoons, Lord Strathcona's Fort Garry Horse, "A" squadron of the Canadian Light Horse was the special service squadron of the First Hussars, now commanded by Lieut.-Col. F. E. D.S.O.

Col. Leonard is asked to send one officer, one non-commissioned officer and two troopers to represent his old unit. The ceremony at the unveiling will be performed by either Earl French or Earl Haig.

The Royal Canadian Cavalry Artillery was made the battery to support the Canadian Cavalry Brigade during the war. The brigade was under the command of the now Major-General J. E. B. Seely, former minister of war.

A glorious record was achieved by the Canadian Cavalry Brigade in the retreat of 1918 and in many other actions. They were credited with saving Amiens from the Germans.

SALVATION ARMY HERE PLANS LABOR BUREAU

Industrial Home To Cost About \$15,000—Bureau Service Free.

When new quarters for the industrial department of the Salvation Army are obtained, a free labor bureau will be organized. Adjutant Lewis, head of the industrial department, announced this morning.

The new industrial home will be either built or purchased at a cost of from ten to fifteen thousand dollars and will offer accommodation for at least twenty people.

According to Adjutant Lewis, the great number of refugees who have called at Salvation Army headquarters during the past few months stresses the need for such an institution in the city.

"Never before in the history of the local Army has there been such a demand for industrial work," Adjutant Lewis stated, "and a new home at the present time is imperative."

VICTIM OF DRINKING BOUT GOES TO JAIL

James Reid Pleads For The Dismissal, But Must Spend Ten Days in Lockup.

When James Reid was found in a shack on Langarth street last week, he had been detained for his life. He had imbibed so freely of rum, alcohol and condensed heat that constables thought him dead. Removed to the hospital he was so ill he could not stand, and was charged with disorderly conduct until today.

Still apparently suffering from his wrestle with poisonous alcohol Reid declared he would get a job in Detroit if it suited him, and his driver, a returned soldier, and had just been out of hospital a week when he participated in the disastrous "drinking bout" with four men and two women.

"If I let you go you'll be dead from drink before you reach Detroit," Magistrate A. H. M. Graydon told him. "It would be better for you to stay in jail."

Reid pleaded for his dismissal. Finally the court fined him \$10 and costs, but as he could not pay, he will spend the next ten days in jail.

Obituary