

NEW YORK'S PAYROLL
\$75,000,000 A WEEK

But Employers Fail to Increase Payments by Check to Foil Robbers—Hylan's Appeal Unheeded.

New York's payroll is about \$75,000,000 a week, according to estimates furnished by Louis I. Dublin, statistician of the Metropolitan Life Insurance Co., and ere has been no recent tendency, as far as bank's report, to pay it in checks rather than cash, in spite of losses by hold-ups.

Mayor Hylan's recent appeal to employers to pay by check instead of cash, so as to buffet payroll robbers, has had no appreciable effect, according to statements on behalf of the Chatham and Henik and the Emigrant Industrial Savings Bank. This precaution has not been taken for a variety of reasons, it is said, in spite of the fact that losses from hold-ups, burglaries and larcenies in the last twelve months have caused a net loss to surety companies on their year's business.

In calculating the payroll of the people of New York City, which is far greater than that of any other city in the world, Mr. Dublin said:

"There are approximately 2,500,000 wage earners in this city. These include all occupied males and females. My best estimate is that the annual salary for those employed in New York City is about \$1,200, or approximately \$24 a week. We have for 1919 the results of the census of manufacturers, showing an average salary of \$1,264 a year, or \$24 per week, which is for all manufacturing industries in New York City, and includes both salaries and wages. I am inclined to think that the higher salaries which prevail in commerce than in manufacture will raise the average to the figure that I suggest.

Total \$75,000,000 a Week

"On this basis of 2,000,000 the \$30 average per week means a total of \$75,000,000 as the weekly payroll of New York City. This is subject to correction, because of the difficulty in the lack of authentic data on the subject of salaries for persons in various types of employment."

Many business men are opposed to the plan of increasing payments by check, according to Vice-president William J. Griffin of the National Surety Company. "They object," he said, "because it means loss of time from business by the employe in going to cash his check at the bank. In order to cash it during banking hours, the employe usually has to take the time from his business hours. If the employe carries it home and has it cashed by a local tradesman, nothing is accomplished in the way of checking banditry, because the money in the hands



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of tradesmen is as much exposed to bandits as when it was in the payroll. The scheme of paying by check does not seem to be of much value in keeping down crime.

"Losses from crimes of many kinds all over the nation have been so large in the last twelve months that the burglary insurance companies have, as a whole, been doing business at a loss."

"There has been some change in the type of crimes. Big thefts of securities by organized bands have been infrequent in the last year. The losses from burglaries have been very heavy. There have been, of course, many false crimes and dishonest claims for losses, but, in my opinion, these bear only a small proportion to the total. We prosecuted and sent to jail several men for conspiracies of this kind and it has tended to check it."

Benefits from Advertising.

"There is one indirect benefit to the companies in the advertising. When losses are suffered by so many, owners of property subject to theft are anxious to get policies and an increase in business in the future results. But a crime wave like that of the last year is almost an unmixt calamity."

Automobile thefts all over the country have been so numerous, according to Joseph W. Russell, of 50 John street, a member of the New York Underwriters' Conference, that in the last twelve months the reported losses have exceeded the premiums by \$20,000,000.

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"Many of these claims have been crooked," he said, "and the underwriters are making efforts to protect themselves by inspecting the physical condition of

cars more carefully and scrutinizing the record of owners. I have favored an association of all automobile underwriters in order to have the physical inspection of cars undertaken by one central bureau.

"It is difficult to deal with the moral risk in this way, however. That would mean that each company would report to all other companies anything they found against the character of an applicant. This would amount to a blacklist. We might find ourselves in conflict with the state anti-trust law in proceeding this way. Then again, it is dangerous to exchange information as to the record of individuals, because of the danger of mistakes and of libel. However, drastic means of self-protection must be adopted by automobile underwriters in view of the ruinous losses of the last year."

KIPLING'S SCHOOL DAYS.

Kipling as a schoolboy suffered from the horse-play of his more rugged companions, and this contribution to the "lander" on cricket in one of his poems, according to one of his schoolmates, Hon. George H. Malcolm, now Minister of Agriculture for Manitoba. The school was at Westward Ho, in Charles Kipling's region on the west coast of Devon.

"It was a rough life we had at Westward Ho, and especially for a boy like Kipling," says Mr. Malcolm in The Winnipeg Free Press. "On account of his eyes the future author of 'The Light That Failed,' who was not aggressive and had to be excused from games (which were compulsory), it must have been at first hard, indeed. We were all young, and most of us far from home, and a lot of young barbarians, I am afraid, in our treatment of one another. Duckings, tossings in the blanket, and all that sort of thing were common. Kipling hated cricket and football and the other compulsory games, and all the do-do there was about them. His feeling in that regard shows itself in 'Stalky & Co.', as it did many years later in his poem in which the lines about 'flannelled fools at the wicket and muddled oafs in the goal' gave a great deal of offense in some quarters in England. He was fond of rambling about the cliffs on such jaunts as he has described in 'Stalky & Co.' The school was run largely on strip lines, and Sergeant Fox, as it is described in the book, is drawn from the life. Some years later after I came to Man-

STATE OF TRADE
(Toronto Globe.)

Buying at retail continues more or less passive, merchants generally reporting that the month of May did not open as promising as anticipated. The month of April fell below the same period last year, and this was largely ascribed to the listlessness on the part of the buying public toward the end of the month. Business generally is fair, and special efforts to bring in customers seem to meet with some measure of success. As

to the rest of the province, some sections report better business under the improved weather conditions. In the west, while the retailers report business improved they state that it is not up to the volume during the same period in 1921. Merchants, however, both in the east and west are optimistic as to the summer and fall business.

USE The Want Ad Way

WILL ERECT GRAND PRE MEMORIAL SOON

Rev. A. D. Cormier, of Shediac, R. A. Frechet, architect, and Tilman LeBlanc, contractor, are at Grand Pre (N. S.) arranging the preliminaries to start at once the construction of that national memorial. It is the intention to have the exterior finished for the 10th of August, the French Acadian national day, when the dedication will take place.

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