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LEADING CITIZENS' VIEWS ON INSURANCE INCREASE

Prominent Merchants and Others Interviewed by a Guardian Representative Discuss the Proposed Increase in Insurance Rates.

In order to ascertain the general opinion in the city on the proposed increase in insurance, briefly touched upon in The Guardian Tuesday...

THE ROGERS HARDWARE CO. LTD.

Mr. G. J. Rogers, president of the Rogers Hardware Co., Ltd. said: "I think it is an outrageous proceeding. From what we learn the business risks in Charlottetown are very much higher than they are in cities of the same size and larger throughout Canada."

CARTER & CO. LTD.

Mr. Isaac Carter, president of Carter & Co., Ltd.: "We were very much surprised to read in the daily press of the increase of 15 per cent in the insurance rates here. We have always been of the opinion that the rates in Charlottetown were high enough; in fact we have been asking for a reduction and when the new chemical engine came we fondly hoped that a material decrease in rates would forthwith follow."

MR. A. McDONALD.

Mr. A. McDonald said: "A short time ago the insurance companies told the citizens if they did not meet their demands in securing a chemical engine that the rates would in all probability be increased. Acting on their suggestion, the city purchased one at a cost of about \$5,000. It no sooner arrived at the rates went up. Charlottetown should not be called upon to pay for outside losses. The insurance companies claim that their increase in rates is partly owing to the increased war tax, etc. They should be patriotic enough to pay any special war tax levied on them without placing an extra fifteen per cent on the people of this province to make their share of the tax good. It looks as if they were taking undue advantage of the situation."

MORRIS & SMITH.

Mr. W. F. Morris, of the firm of Morris & Smith: "I think the fire insurance men are taking advantage of us on account of the recent fire in Summerside. After purchasing the new chemical engine at their suggestion we expected a reduction."

PROWSE BROS. LTD.

Mr. L. E. Prowse, of Prowse Bros. Ltd.: "I think it an outrage that Charlottetown people should be called upon to pay for Summerside's fire. In view of the fact that we have the best fire department to be found in any city east of Montreal, our present rates are higher than almost any other city in Canada. It seems too bad that a few of the underwriters can club together and put our rates up at will."

GOFF & CO. LTD.

Mr. R. C. Goff, of Goff & Co., said: "I think it a poor reason because a big fire happened in one locality in Canada, that the rates should be raised without due consideration of the average loss by fire throughout the Dominion. At least I should think the companies should not be so precipitate in their conclusion until the agents and the companies they represent viewed the whole ground of their insurance."

PATON'S LTD.

"If this increase were prevalent all over Canada we would consider it a fair proposition but as it appears to be only local, we view it otherwise. Business men have been looking forward to a reduction in their insurance as promised by the Board of Fire Underwriters when the chemical engine was secured by the city."

MR. D. NICHOLSON, M. P.

Mr. Nicholson, M. P., of Hickey & Nicholson: "The insurance men have been pretty hard hit by fires all over Canada this year, and the underwriters, in order to protect investors in insurance, were no doubt obliged to readjust rates."

MR. R. C. A. GRANT

Mr. R. C. A. Grant, of W. Grant & Co.: "I think it great injustice to the citizens of Charlottetown to have to pay an increase of 15 per cent on account of what I would call a comparatively small loss in Summerside, considering the amounts paid in premiums for the last ten or fifteen years. I cannot help feeling that it is a case of tender foot, and poor business on the part of a few insurance agents who have got their heads together in order to put on this increase of 15 per cent, without a much better excuse. It was understood between the city and the fire underwriters that when their demands were

STANLEY BROS.

Mr. W. W. Stanley, of Stanley Bros.: "The present action of increasing the rates after having just secured the new chemical apparatus is cured the numerous instances where only one of numerous instances where similar advances were made. For instance, the insurance underwriters promised that when the city would put in a second water main the rates would be reduced; instead of that they were advanced. They promised on two occasions when so many thousands of feet of hose should be secured by the city that there would be a reduction. Advances were made each time. And now when Charlottetown is in a better position than ever to cope with a fire along comes this fifteen per cent increase in the face of a promise of reduction when the chemical engine should be provided. Has this raise been authorized by the head offices? This is the question we would like to have answered."

THOUSAND MILES CANADIAN RAILWAY TRUCKAGE FOR FRANCE

In Response to Hurry-Up Call for Allies Transportation. 300 Miles of Sidings Now Being Ripped Up G.T.P., C.N.R. and C.P.R. will Supply Balance.

OTTAWA, Dec. 19.—The Imperial government has asked the Dominion to help solve the difficulties of the French railway situation, both in the relief of port congestion and the movement of guns and munitions behind the lines. The transportation facilities in France have been inadequate to permit the Allies to take full advantage of the material and supplies available, and it is felt that the war could be considerably shortened and thousands of lives saved if sufficient additional railway facilities could be provided promptly.

Trackage Wanted

The British government is doing what it can to supply the deficiency from England and Canada was asked whether there was any possibility of securing rails and other track material from the Dominion to meet what is regarded by the British Minister of War as a vital need and suggesting that if no other solution was possible certain already existing trackage might be taken and sent forward. The call on the Dominion is for from 1,200 to 1,500 miles of railway trackage.

This information was received in Ottawa Thursday afternoon, and the Canadian steel situation was immediately canvassed. It became apparent that the munitions works with which the Canadian mills are at present engaged precluded any possibility of early delivery of rails, tie plates, bolts, etc., from those quarters, and it was evident that the situation could be properly and promptly met only by the taking up of Canadian trackage.

Gutelius Consulted

It so happened that the Minister of Railways, Honorable Frank Cochrane, was unavoidably absent in New York

and could not return at once, so on Friday afternoon Mr. Graham A. Bell, financial controller of the department, left for New York with the necessary documents to place the matter fully before the minister, and at New York Mr. Cochrane was able to consult with his colleagues, Honorable Dr. Reid, who as acting Minister of Railways at various times, is also closely in touch with the Canadian railway situation. Mr. Bell reached New York early Saturday morning and before ten o'clock a telegram to the department was on the wire directing that Mr. Gutelius, general manager of government railways, be instructed to arrange immediately to take up 300 miles of government railway sidings, and to also supply whatever track material was immediately available. With these instructions Mr. Gutelius, who had been called to Ottawa, left for Montreal on Saturday afternoon and has already under movement to the seaboard sufficient track material, including rails, tie plates, bolts and nuts, to supply one complete section of twenty miles of railway including sidings. To enable the general manager to do this the Canadian Northern Railway, through Mr. D. B. Hanna, very generously came to his support with ten miles of spike material.

Other Roads Aid

With the 300 miles from Canadian Government Railways as a start, Mr. Cochrane at once got busy with the other railways. Mr. E. J. Chamberlain, president of the Grand Trunk Pacific, happened to be in Washington and was able to meet the minister in New York on Sunday. In the meantime Mr. Cochrane had been in consultation with Mr. A. H. Smith, president of the New York Central, and chairman of the commission which is investigating the Canadian railways

situation, and as a result Mr. Cochrane decided that the first request to be made of the privately owned Canadian roads would be the taking up of the 220 miles of duplicate mileage in the mountain section between Edmonton and the coast, for this distance the Canadian Northern Railway and the Grand Trunk Pacific parallel each other. Sir Henry Drayton, chairman of the Dominion railway commission, has approved of this. Hon. Dr. Reid left for Ottawa Saturday night to follow the matter up and has recommended to council the granting to the Minister of Railways of power to order up existing rails and material whenever the investigating railway commission and the Dominion railway board may agree as to the practicability.

There are divisional points on the Transcontinental where yardage has been provided which cannot possibly be utilized for many years to come and a considerable mileage of rails and material can be spared from most of these divisional points. Further, wherever a siding anywhere on government railways is not urgently required it will be taken up. The same practice will be followed on Canadian government railways branch lines, and there is also a lot of material in connection with the Hudson Bay railway construction which will be available if necessary.

As already stated the first twenty mile section sufficient to load one steamer is on the way, and other material will be forwarded as promptly as British bottoms can take care of it at the seaboard. It is expected that at least one thousand miles of complete roadway will be supplied by Canada, and in order to facilitate the taking up of rails all local labor available will be used, but where this is not sufficient troops will be employed to rush the work through.

Col. H. D. Johnson Home On Leave

(Special to the Guardian.) ST. JOHN, N. B., December 20.—Among the arrivals on the steamship "Gramplan" here was Col. H. D. Johnson, C. A. M. C., home on leave.

Appeals to World To Aid Blind Soldiers

(Canadian Press Despatch.) OTTAWA, December 20.—Sir Arthur Pearson makes the following appeal to the press of the world: "I would request that you ask your readers to send a New Year's gift to help the men blinded in the war. Their numbers are increasing very rapidly. We have nearly three hundred learning to be self-supporting, and nearly two hundred more are crowded shortly from the hospital. One hundred and sixty have already been taught to read Braille, and to type, write, and have been settled in useful and profitable offices. A large permanent fund is needed to ensure adequate supervision and assistance for these and others who are to follow. The courage, determination and rapidity in overcoming the handicaps of blindness shown by them is beyond all praise. I trust that those possessing the inestimable gift of sight will send a New Year thank-offering for the benefit of those who have given their eyes for the Empire."

Pool Shipping Of Entente Allies

PARIS, December 20.—Pooling for the shipping of the Entente Allies, to the exclusion of the flags of all countries now at war with them, is suggested for the economist struggle against the war by George Anceel, deputy from Havre, and a specialist in such questions. M. Anceel believes the benefits of pooling, as illustrated by the prosperity of shipping combinations, should be taken into consideration in connection with the rebuilding of the French merchant marine by the French government. He is at least one thousand miles of complete roadway will be supplied by Canada, and in order to facilitate the taking up of rails all local labor available will be used, but where this is not sufficient troops will be employed to rush the work through.

Italians Silence Austrian Batteries

(Special to the Guardian.) ROME, Dec. 20.—In Arsa Valley our artillery fire dispersed enemy detachments and silenced enemy batteries, says today's report from the War Office.

THE WEATHER. TEMPERATURE TIDE, MOON, ETC.

(Special to the Guardian.) TORONTO, Ont., Dec. 21.—Moderate to fresh north-westerly winds, fair and with stationary or little lower temperature. The highest temperature yesterday was 35 degrees. At 9 a. m., it was 34 and at 9 p. m. 34. The coldest the previous night was 31. The tide will be high this morning at 7.40 and tomorrow morning at 8.44; it will be high tonight at 6.50 and tomorrow at 7.40. The sun sets this afternoon at 4.18 and tomorrow at 4.19; it rises tomorrow morning and Saturday at 7.33. The moon sets this afternoon at 1.40. The last quarter of the moon was on Sunday, Dec. 17th at 2.06 p. m. There will be a new moon on Sunday, Dec. 24th at 4.31 p. m. The length of today will be eight hours and forty minutes.

Minard's Liniment Cures Diptheria

a reduction. Advances were made each time. And now when Charlottetown is in a better position than ever to cope with a fire along comes this fifteen per cent increase in the face of a promise of reduction when the chemical engine should be provided. Has this raise been authorized by the head offices? This is the question we would like to have answered."

CONDENSED ADS.

TOO LATE FOR CLASSIFICATION TWO CENTS per word, each insertion for advertising in this column. Cash must accompany order. SAUSON'S SAUSAGES MADE fresh every day from selected young pork. Saunders, Newsome & Co., Market Building. 2248-9-25M6mod. WANTED—A MAID FOR GENERAL housework. Apply Mrs. D. Stewart, 165 Kent St. 3546-12-21M31. TO LET—COMFORTABLE ROOM with all modern conveniences. Centrally located. Apply at this office. 3182-11-21M4. FOR SALE—SET OF TWELVE OF Charles Whitcomb Riley's works. Apply at Guardian office. 3391-12-13M4. LOST—BETWEEN JOHNSON'S Drugstore and Moore & McLeod's a dog brooch with my Opical business card. Finder please leave at this office. 3543-12-21M31. THE CONCERT IN POWN HALL takes place on Thursday evening, December 21st, commencing at 8 o'clock. If unfavorable will be first fire evening. 3471-12-18M4pd. GIFT PENS—FOUNTAIN PENS ARE the one side line which I carry in connection with my Opical business. See my fine showing of Waterman's ideals, in gold mounted, silver, and plain styles. G. F. Hutcheon, Optician. 3544-12-21M31. TO LET—DESIRABLE SEVEN room house with modern conveniences at 35 Cumberland Street, lately occupied by John McPherson. Interior newly painted and papered. Immediate possession. Apply 61 Prince St. 3492-12-19M31.

RUSSIANS REPEL TEUTON ATTACKS

Heavy Fighting on Dobrudja Side of the Danube in which Teuton Forces were Driven Back with Heavy Losses.

(Special to the Guardian.)

PETROGRAD, Dec. 20.—Fighting has been in progress on the west bank of the Danube nearly opposite Hirsova, Dobrudja, between Russian and Teutonic forces, the War Office announced today. All attacks on the Russian lines were repulsed. Outpost engagements of considerable violence have also taken place on the Dobrudja side of the Danube. The Russian official statement reads: "Fighting on a large scale is proceeding in the direction of Rimka Buzdu, successful operations being conducted by our strong parties. On

the left bank of the Danube, in the region of Parlita, enemy attacks have been repulsed. In Dobrudja, on the right bank of the river fighting is proceeding between advance detachments and has attained more than average intensity on our right flank in the region of the village of Cerma, in the centre, and in the region of Umachea. On the Black Sea on Saturday an enemy aeroplane protected by a battle plane dropped bombs with successes upon Sulina. The battle plane was hit by one of our aviators named Ragozyn and fell into the sea. In consequence of the cold weather we were unable to capture it.

THRILLING EXPERIENCE OF ISLAND MAN

The "News" of Medicine Hat, Alta., of December 4th contains a lengthy story of the robbery of the Canadian Bank of Commerce at Manyberries, Alta. The manager of the bank is Mr. Fred C. MacDonald, son of Mr. and Mrs. J. B. MacDonald of Charlottetown. Here are some extracts from the "News": On Saturday at high noon, in broad daylight, the Manyberries branch of the Canadian Bank of Commerce was held up and robbed of \$15,000. And the oddest part about the whole affair is found in the circumstance that within about twenty minutes after the bank manager and his assistants had been held up, bound and gagged and fifteen thousand dollars lifted, the money was recovered and the bandits under guard. On Saturday at 12.30 p. m. two strangers (who subsequently gave their names as Wilson and McLaughlin of New York) got driven to Manyberries, walked over to the bank, and as it closes at noon they found the doors shut. However, as the stated that they wished to make a small deposit, they were admitted. The men represented themselves as cattle buyers, and wanted to deposit a couple of thousand dollars to meet payments for delivered on Monday. The manager proceeded to make out a deposit slip when he was electrified by hearing the terse command "Hands Up." Glancing sideways, he saw that one of the strangers had shoved the barrel of a "Colt 45" revolver through the grill of the cashier's cage and was in such questions. M. Anceel believes the benefits of pooling, as illustrated by the prosperity of shipping combinations, should be taken into consideration in connection with the rebuilding of the French merchant marine by the French government. He is at least one thousand miles of complete roadway will be supplied by Canada, and in order to facilitate the taking up of rails all local labor available will be used, but where this is not sufficient troops will be employed to rush the work through.

English Steamer Arrives

(Special to the Guardian.) HALIFAX, N. S., Dec. 19.—The steamer Northland which arrived here tonight from Liverpool brought a large number of passengers, 25 officers and 183 other ranks of Canadian troops, some on leave, others wounded.

ISLAND SOLDIERS COMING HOME TO-DAY

A telegram received by Miss Gillespie, Secretary of the Returned Soldiers' Committee yesterday from Halifax dated the 19th reads as follows: "The following men leave tomorrow morning for Charlottetown: W. W. Fowler, Sergt. R. W. Cameron." Private Fowler who was attached to the 26th Battalion having joined at Halifax in January last, has a wife and child living at 43 Leinster Street, City. Sergt. Cameron, who is a son of Mr. John A. Cameron, Grocer, Elm Avenue, is a South African veteran having served during the Boer war. After the peace with the Boers he returned to Johannesburg where he remained for some time carrying on his business as jeweler. Later he returned to Canada, settling in Prince Rupert. When the present war broke out he enlisted with a Vancouver Regiment and went overseas. He has been twice wounded, first by the bursting of a shell near his head which fractured his leg. After recovering from this wound he returned to duty and later was picked off by a German sniper, the bullet entering his left arm. This latter injury put him out of business temporarily at least, but by latest accounts from him he still hopes to return to finish his job with the Germans. His wife and two children reside in Vancouver whether he will proceed shortly. His mother who resides here is seriously ill and his care here at present is to visit her, his father and sister, Mrs. C. W. Livingstone and his brother Mr. Ewen Cameron. After a brief stay he will enter one of the Canadian hospitals for treatment.

brought help and they were released. MacDonald and his assistants, fully armed, set after the robbers in an auto, came up on them, and forced them to disgorge at the point of the revolver. All the money stolen was recovered. One of the robbers took shelter in the garage, but on a yell being fired he surrendered.

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