

Head of Monopoly Promises Intermyer to Break Up Unfair Practices, GRAFT AT EVERY HAND Lumber and Plaster Dealers Exposed as Well as Mortgage Profits.

PROSECUTIONS DEMANDED Senator Wadsworth and Attorney General Newton Connected With One Concern.

Special Despatch to THE NEW YORK HERALD. BUFFALO, June 17.—Less than an hour's examination of one witness before the Lockwood legislative committee here today sufficed to show that Buffalo has been in the grip of a fire insurance monopoly as rigid as the New York Fire Insurance Exchange was shown to be.

As a result of the disclosures Samuel Intermyer, chief counsel to the committee, obtained the promise of Edmund R. Sigison, manager of the Buffalo Association of Fire Underwriters, to make immediate amendments to the organization's regulations so as to put a stop to the objectionable practices.

Mr. Sigison called a meeting of the members for Monday morning on the understanding that these rules were to be modified along the lines of the reforms put into effect by the New York Exchange.

This accomplishment, together with exposures of lumber and plaster combinations, described as being as vicious in their effect upon the building industry as anything yet shown, and a brief incursion into the financial side of the situation were the features of the closing day of the committee's work here.

The inquiry into the last mentioned phase of the situation brought into the room the names of Attorney-General Charles D. Newton and Senator James W. Wadsworth, Jr., both of whom were shown to be directors of the Frontier Mortgage Corporation of Buffalo. Senator Wadsworth became a director only two weeks ago while Attorney-General Newton is also general counsel for the corporation.

Big Profits in Second Mortgages. The Frontier Mortgage Corporation was organized in May, 1920, as a brokerage concern specializing in second mortgages, and has handled about 150 transactions involving property in and near this city, through the discount known as the J. H. Smoot Corporation, headed by J. H. Smoot, a former Chicago business man, who was organized to take the stock of the Frontier Corporation.

Mr. Intermyer put into the record copies of two prospectuses issued by the latter company, one of which estimated profits of 30 per cent, through discount in second mortgages. The second puts the profit at only 20 per cent, and Edward H. Hunt, secretary of the corporation explained that the first was a prospectus for the purpose of securing a loan, although it differed from the other in several other particulars.

Mr. Intermyer showed through Mr. Hunt by discounting a second mortgage at 20 per cent, and collecting interest at 6 per cent on the full face amount, the borrower was actually paying something over 14 per cent for the money over the period of two years, the longest terms dealt in. He characterized the discount as an out and out bonus for the loan, and asked Mr. Hunt if the practice did not mean that a considerable burden was placed upon building Mr. Hunt explained that the profits so far had been between 10 and 20 per cent, and that second mortgage risks were not what investors desire generally.

Smug Local Family Affair. From a local viewpoint the most interesting testimony was given by Mr. Hunt with the operation of an alleged plaster monopoly controlled by Menna A. Reeb, and in which staggering profits on gypsum were rolled up by the various concerns. This was the first of the various disclosures made by the committee, and the dissolution of the plaster monopoly was the first step in the reorganization of the industry.

Mr. Reeb and his family own a two-thirds interest in the Niagara Gypsum Company, which is a subsidiary of the Niagara Purchase Sales Company, the M. A. Reeb Corporation and the Niagara Falls Builders' Supply Company.

The books of the various Reeb concerns came into the committee's possession only today, so that profits made at the mine and through the re-tailing agency were not computed, but an example of the profitable nature of the operation was shown through tracing one ton of the mine product. This was sold at the mine by the Niagara Purchase Sales Company for \$3.40 and rebilled to the M. A. Reeb Corporation at \$5.20. Then it was sold to the Niagara Falls Builders' Supply Company for \$11, and eventually rebilled at \$18.

When Mr. Reeb was called on the next day of the hearing he was asked if he was willing to waive immunity if he replied emphatically "I should say no."

Summing up the work of the committee here, Mr. Intermyer made vigorous demand for immediate prosecution of the leaders in the brick, plaster, gypsum, sand, gravel and lumber combinations.

FIRE RISK COMBINE'S REORGANIZATION NEAR The committee of seven, representing the fire insurance interests, delegated to confer with Samuel Intermyer and the Lockwood committee on the proposed changes in the organization and rules of the Fire Insurance Exchange, met yesterday in the office of Henry Evans, president of the Continental Insurance Company.

A sub-committee of two members, consisting of Rev. J. H. Wadsworth, vice-president of the Queens Insurance Company of America, and Wallace Reid of 56 Maiden lane, head of a large insurance company, reported that it has been found impossible in the absence of Mr. Intermyer, who is in Buffalo with the Lockwood committee, to prepare a final draft of the changes which it is proposed to submit to the board of directors. The sub-committee was directed to proceed with the work of drafting a plan of reorganization, which will be submitted to Mr. Intermyer on his return from Buffalo.

MANY CITY SCHOOLS BURNED BY FIRE TRAPS

place vividly before the people their responsibility to provide the funds and to insist upon the organization necessary to put and keep these structures in a wholesome condition. The aim of this report is to crystallize these efforts into a universal demand, for the public is ultimately responsible—the schools will be as good as public opinion requires.

Appended to the report is the following grouping by boroughs of synopsis of conditions found in the various individual schools investigated: SUMMARY BY SCHOOLS. MANHATTAN. F. S. No. 16, 117th Street and St. Nicholas Avenue. Built twenty years. Has had a leaky roof for two years.

F. S. No. 11, 214 West Seventeenth Street. Built twenty years ago and added to thirty and forty years later, this old building is in a very poor condition.

F. S. No. 13, 229 East Houston Street. Built twenty years ago, this school serves almost the entire block. The building is crowded, but the general conditions and repair are not bad.

F. S. No. 15, 728 Fifth Street. Built fifty years ago, with another building added in 1900, this school is in a very poor condition. The building is crowded, but the general conditions and repair are not bad.

F. S. No. 18, 208 West Thirtieth Street. Built sixty-three years ago. The school is overcrowded, but the general conditions and repair are not bad.

F. S. No. 19, 544 East Fourteenth Street. Built twenty years ago, this school serves 2,700 children. It is very much overcrowded and has 10 part time classes.

F. S. No. 22, 104 Sheriff Street. Built twenty years ago, this school is overcrowded, but the general conditions and repair are not bad.

F. S. No. 25, 121 East Fifty-first Street. Built sixty-six years, and making use of two one story buildings in the next street, this school is overcrowded.

F. S. No. 26, 151 Walworth Street. Built eighty years ago, the building is out of repair, not having been overhauled in several years.

F. S. No. 28, Lafayette and Sumner Avenues. Built forty-five years ago, this school serves 3,000 children and is overcrowded because one of its buildings was damaged by fire last year.

F. S. No. 30, 525 East 125th Street. Built twenty-two years ago, this school serves 2,000 children. There are 400 more children than the building is designed to accommodate.

F. S. No. 31, 519 West Forty-fourth Street. Built twenty years ago, this school serves about 2,000 boys and girls. The building is overcrowded, but the general conditions and repair are not bad.

F. S. No. 32, 102 Seventy-first Street and Second Avenue. The school consists of a new building and an old wooden annex. The school has been up for four years but still is in a poor condition.

F. S. No. 33, 121 East Fifty-fifth Street and Avenue C. This is a district school, built twenty years ago. It has one room and accommodates about forty children.

AMUSEMENTS

WINTER GARDEN MATINEE TO-DAY THE WHIRL OF NEW YORK SHUBERT Theatre, 44th, West of W. Way. Eves. 8:30. Mat. 2:30. WED. 8:30. SAT. 2:30. JUST MARRIED & LYNN OVERMAN

GEORGE ARLISS IN 'THE GREEN GODDESS' BOOTH EVS. 8:30 MAT. WED. SAT. 2:30 ELTINGE West 42d St. Eves. 8:30. Mats. Wed. & Sat. at 2:30. LADIES NIGHT

ASTOR TWICE DAILY LAST 8 DAYS MISS LOUISE BROWN 'THE GHOST OF THE APOCALYPSE' BELMONT W. 48 St. Eves. 8:30. Last Mat. Today 2:30. MISS LOUISE BROWN JOHN FERGUSON

WAY DOWN EAST LAST 8 DAYS AT 44th St. Theatre DAILY MATS. 2:30 NIGHTS 8:30 W. 48th St. Eves. 8:30. Last Mat. Today 2:30. THE PROPER WIFE

VANDERBILT LAST 8 DAYS AT 119th St. Theatre EVS. 8:30 LAST MAT. TODAY 2:30. THE PROPER WIFE MOBOSCO LAST 8 DAYS AT 119th St. Theatre EVS. 8:30 LAST MAT. TODAY 2:30. THE PROPER WIFE

THE BARKER PARK Theatre TWICE DAILY WILLIAM FOX OVER THE HILL GARRICK 35th St. E. of W. Eves. 8:30. Mats. Today & Thurs. 2:30. MR. P. I. M. PASSES BY

NEW YORK'S LEADING THEATRE. NEW AMSTERDAM WEST 42 ST. Eves. 8:30. Mats. Wed. & Sat. 5:15 & 8:25. ZIGFIELD'S GREATEST MARKY MILLER AND LEON BROL

GLOBE THEATRE SEAT SALE NOW! LEGGLES A NATIONAL INSTITUTION OPENS TUES. JUNE 21 FOR MAT. WED. JUNE 22

MALCOLM STRAUSS' Photo Drama THE TWICE BORN WOMAN HIPPODROME NEXT WED. NIGHT GLOBE B'way, 46th, Matinee To-DAY

SUN KISST EMMA FANCHON & MARY MORGAN A Musical Extravaganza Moves Next Mon. to Sam H. Harris Theatre

GROGAN W. 48th St. Eves. 8:30. Last Mat. Today 2:30. A LAUGH IN EVERY LINE! A. L. Erlanger's TWO LITTLE GIRLS IN BLUE

HUDSON LAST 2 WEEKS GEORGE M. COHAN AS THE VAGABOND IN THE TAVERN MALCOLM STRAUSS' Photo Drama THE TWICE BORN WOMAN HIPPODROME NEXT WED. NIGHT

LYCEUM West 42 St. Eves. 8:30. Last 2 Nights. Next Mat. Today 2:30. 'THE GOLD DIGGERS' GAIETY, W. 46th St. Mats. Today & Wed.

BACON LIGHTNING SAM HARRIS Theatre Next Mon. Night 8:30. FANCHON & MORGAN ORIGINAL BEAUTY CHORUS OF CALIFORNIA GIRLS

KLAW Thos. 48 St. E. of W. Eves. 8:30. Last Mat. Today 2:30. LARRIMORE 'NICE PEOPLE' MALCOLM STRAUSS' Photo Drama THE TWICE BORN WOMAN HIPPODROME NEXT WED. NIGHT

PUNCH & JUDY West 42 St. Eves. 8:30. The Neighborhood Playhouse Co. in 'THE HARLEQUINADE' DUNN'S Theatre 'A Night at an Inn' SUMMER PRICES—8:30, 11:30 & 2:30

LAST GREENWICH 'The Ten Dollar Raise' AUDREY MUNSON 'HEEDLESS MOTHS' MOVIES TO THE FRAZER TOM'R'W EVE

MARK STRAND 'DREAM STREET' W. 42 St. & 47 St. Strand Symphony Orch. SUNDAY ANITA STEWART in "HOWING THE WIND."

F. S. No. 37, Near Springville, E. I. This is a small one story, two room country school house in an isolated farming district.

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OSCAR STRAUSS' Photo Drama 'THE LAST WALTZ' EVER Eves. 8:30. SAT. MAT. 2:30 & 5:30. FOLK MAT. WED. 8:30. SAT. 2:30

BIJOU 14th W. of Mon. June 20 'HEATY NOW OR SOON' The organization which backed "Damaged Goods" sponsors a play of primitive love and life.

LITTLE THEATRE Eves. 8:30. Mats. Today & Wed. at 2:30. CASINO MATINEE TO-DAY & WED. JOE WEBER OFFER ZEPHYRUS HONEY DEW

39th St. Theatre, N. W. Way. Eves. 8:30. Matinee Today. 'THE GHOST OF THE APOCALYPSE' SELWYN THEATRES ON WEST 42D ST.

THEATRE B'way at 47th St. 'A CONNECTICUT YANKEE IN KING ARTHUR'S COURT' Staged by Emmett J. Flynn. Popular Prices.

THEATRE W. 42 St. 'THE WORLD'S MOST SENSATIONAL AND MOST THRILLING SCREEN PRODUCTION' Directed by Gordon Edwards. See the Sensational Charles Race

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RELIGIOUS ADVERTISEMENTS

PRESBYTERIAN. Fifth Avenue Presbyterian Church, Fifth Avenue and Fifty-fifth St., Dr. Frederick W. Evans, Jr., "The Easter Note."

BROADWAY PRESBYTERIAN CHURCH, Broadway and 144th St., Rev. Walter Duncan Buchanan, D.D., Minister. Rev. James P. Farber, 12 G. will preach Sunday morning at 11.

NORTH PRESBYTERIAN CHURCH, 114th St.—"What to Glory In." 11:00 P. M.—Rev. J. H. Wadsworth, Riverside Drive and 150th St.

Harlem-New York Church, Mount Morris Park West and 122d Street, Dr. Frederick W. Evans, Jr., "The Easter Note."

FOURTH PRESBYTERIAN CHURCH, West 42d Street and 4th Avenue, Rev. Anthony M. Evans, D. D., Pastor. Dr. Charles G. Thayer, 12 G. will preach Sunday morning at 11.

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CENTRAL BAPTIST CHURCH, S. E. Cor. 92d St. and Amsterdam Ave., FRANK M. GOODCHILD, D. D., Pastor. 8 P. M.—"Prayer."

CHURCH OF THE INCARNATION Madison Avenue and Thirty-fifth St., The Rev. H. P. Silver, S. T. D., Rector. 8 P. M.—"Prayer."

Madison Avenue Baptist Church, Madison Avenue, at Thirty-fifth Street, George Caleb Moor, D. D., Minister. Every Sunday, 11 A. M. and 8 P. M.

Wadsworth Ave. Baptist Church, 170th and 180th Sts. and Wadsworth Ave., Rev. E. S. Holloway, Pastor. 11 P. M.—"Flowers from the Holy Land."

Independent Science Church AND METAPHYSICAL COLLEGE OF NEW YORK CITY, INC. 114th St. and 11th Ave. AND TEACHING. Sunday Service, 11 A. M.

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