

BIG FIRE LOSS FACED BY UNWARY OWNERS

Unless Insurance Keeps Pace With Growing Values Penalties May Be Heavy

EXPERT SOUNDS WARNING

Mr. Property Owner, have you increased your fire insurance so that it has kept pace with the great rise in the cost of building materials and increased property values?

If you have not you stand to lose heavily in case of damage to your property by fire, and if your property is completely destroyed.

A warning to this effect is sounded by Thomas L. Wilson, manager of an insurance company here.

According to Mr. Wilson, less than 50 per cent of property owners throughout the country have kept up their fire insurance in proportion with the increased property values and building materials.

"We will take for instance," Mr. Wilson said, "the property owner who built a house five years ago at the cost of \$10,000. That property today will be worth in the neighborhood of \$20,000. At the time this house was built the owner insured it for 80 per cent of its value, or \$8,000."

Face Heavy Loss
All fire insurance companies carry a clause known as the coinsurance clause, which means, in brief:

If at the time of fire the insurance carried is less than 80 per cent of the value, the insured will be paid such proportion of his loss as the amount of the insurance bears to 80 per cent of the present value.

For example, a house formerly valued at \$10,000 is insured for 80 per cent of its value, or \$8,000. The house has doubled in value and is now worth \$20,000. It is damaged by fire, but not wholly destroyed. The insured is paid such proportion of his loss as the amount of the insurance (\$8,000) bears to 80 per cent of the \$20,000, which is \$16,000. The insurance paid would thus be one-half of \$8,000, or \$4,000.

Therefore he is made co-insurer with the insurance company and stands to lose one-half of the amount caused by the fire damage. If the house, now worth \$20,000, is destroyed, the insured receives the full amount of his policy, or \$8,000.

Warns Property Owners

In defense of the insurance brokers, Mr. Wilson said that the business man who owns property and the home owner should not take a visit from them in the light that they are making the call on you to increase your insurance in proportion to the increased value of your property for the sole purpose of personal gain on their part, but that they talk about given an audience and the matter thoroughly considered.

"The insurance companies," Mr. Wilson said, "neither gain or lose anything by the property owner's neglect, and it is surely to his benefit to keep his insurance in pace with the increase in property values."

SUICIDE THEORY DISPELLED

Woman Also Finds Farewell Note a Wedding Invitation

Instead of attempting suicide, as was reported by his wife when he was sent to Mount Sinai Hospital yesterday, Abraham Miklebank fell against the gas range in his home, the hospital authorities learned when it was found he had a fractured skull.

Simultaneously Mrs. Miklebank discovered that what she had taken to be a suicide note when she found the inert body of her husband was only a wedding invitation.

Mr. Miklebank has been a sufferer from severe stomach trouble. Yesterday morning he went to the kitchen to heat some water for the relief of his ailment. A few minutes later his wife smelled gas. She went to the kitchen to find her husband lying unconscious across an open jet on the stove. Beside him was an envelope, and knowing the extent of his suffering, she said, she immediately jumped at the conclusion that he had sought to end his life.

The police believe the man had just turned the gas preparatory to lighting it when he collapsed on the stove, striking his head.

Civil Service Tests for Soldiers

For sixty days after August 1 discharged soldiers, sailors and marines may take special examinations for civil service jobs for which the regular tests already have been held. This announcement is made by the civil service commission, which stated it is eager to give men who have served their country a chance to qualify.

ALBERT PAYSON TERHUNE'S

LAD:



A Dog

\$1.75 net, postage extra.

"The best dog book of ages."

E. P. Dutton & Co., 681 5th Ave., N. Y.

IF you are past thirty

years, have a touch of sentiment, and enjoy the whimsical—introduce yourself at once to

Leonard Merrick

Take with you on your vacation

Conrad in Quest of His Youth, The Actor-Manager, and Cynthia. Each, \$1.75 net

Send for a Descriptive Catalogue.

E. P. DUTTON & CO., 681 5th Ave., N. Y.

Gimbel Brothers Store Hours: 9 to 5 Closed Summer Saturdays For Tomorrow—Friday Gimbel Brothers Thursday, August 14, 1919. Gimbel Brothers

Men's New Fall Suits at \$35—Advance Arrivals From Some of Our Best Suppliers—Gimbels



Fall Fashions in Misses' Silk Dresses At \$25 Have Arrived

Stunning! One model of taffeta is pictured. Note the "turn up" pleating, novel pockets and lace frill that outlines the round neck. Pleated bodice. In black or navy. Also lovely Georgette-and-satin Dresses in the new long roll collar and girde of satin—and ruffled skirt of satin. In black, navy, brown and taupe. For ages 14 to 20 years. Interesting values at \$25.

Clearance Group Misses' Tub Dresses at \$5 Less Than Half Price

Crisp organdies in pastel tints and figured voiles mostly in black or blue colorings. Fashionable models.

For Intermediate Girls' New Taffeta and Georgette Dresses at \$23.75, \$25 and \$29.75

Girlish and charming. Some of Georgette combined with satin. The majority have a dash of colored embroidery. In 12-, 14- and 16-year sizes.

A Group of Girls' Voile Dresses Cut to \$3.95

For ages 6 to 16 years. In plain color and figures. Many styles. —Gimbels, Salons of Dress, Third floor

Double-breasted and single-breasted, plain and in waist-line models. Ultra styles for young men include belt-around models. New choice tweeds, worsteds and cassimeres, and also of—

Blue Serge : Double-Breasted Plain or Waist Line, at— \$35

These new Fall suits were bought just after the armistice was signed, and if bought now would be \$10 more. In the clearaway of summer stock there are—

Kuppenheimer Suits Reduced

At \$22.50 Save \$10 to \$12.50 : At \$26.50 Save \$8.50 to \$13.50 : At \$33 Save \$9.50 to \$17

These Kuppenheimer summer suits are in men's and young men's models, plain and waist-seam styles. Single- and double-breasted.

Kuppenheimer Air-o-Weave Suits reduced to \$13.50.

Men's Suits of Imported Silks at \$20 and \$25

Suits of character and distinction that men wear who consider coolness and style for summer comfort. Wouldn't like to say what these silk suits would bring next season—might sound like romancing! Belt back and plain models; natural color and neat stripes. For men and young men. \$20 and \$25.

Priestley's Cravenetted English Mohair Suits Reduced to

\$11.50, \$13.50 and \$16.50

The material favored in all tropical and sub-tropical countries for coolness, good looks and service. —Gimbels, Second floor, Ninth Street



Big Reductions In Men's and Boys' Hats

Men's Sennit and Split Straw Hats, also Toyo Panamas, at... \$1.95

Big saving. All the higher priced hats included.

Men's and boys' Caps at 85c. About half price.

Boys' Wash Hats at 50c

Boys' Madagascar Hats at \$1.50

Boys' Straws and Panamas at \$1

—Gimbels, First floor

"Buy Up All the Cotton Waists You Possibly Can—"

—For the market is going sky-high!— Advice that we received. We pass it on.



Waists at \$2, \$3 and \$3.95

Not to be duplicated—right now—under half-again to double as much!

By Fall? Nobody knows!

Mostly Sheer, Fine Organdies and Sheer, Fine Voiles

Lovely lace-treatments.

Plenty of hand-embroidered styles among them.

Plenty of the all-over embroidery effects so "good" this year.

Frill styles and vestee styles.

Short sleeves and long sleeves.

Round, dip, square and V-necks.

Thirty-five Styles—Special at \$2

Twenty Styles—Special at \$3

Twenty-five Styles—Special at \$3.95

—Gimbels, Salons of Dress, Third floor—Some on Grand Aisle, First floor

One of the Good Specials in the August Piano Sale

Is a Knabe Upright ("Used") \$310

\$600 When New at—

Every instrument in the Sale is a worthy bargain be it—

Used : New : or Warehouse Sample Pianos or Player-Pianos

And May be Paid for On Easy Terms

Used Player-Pianos begin in price at \$275. All put in good condition.

The used Upright Pianos begin in price at \$85. All put in good condition.

The used Grand Pianos begin in price at \$120. All put in good condition.

The new Grand Pianos begin in price at \$595.

The new Player-Pianos begin in price at \$495.

—Gimbels, Seventh floor.

Seventy-Five Women's Dresses

They Were Catalogue Reserves

To Be Closed Out at \$18.75

Save \$6.25 to \$13.75

Foulards—mighty good-looking foulards! Blue-and-white and black-and-white.

Taffetas—some of the smartest have those fine little knife-pleatings. Mostly navy blue.

Crepes de chine—the firm-featured crepe, that wears and wears and wears. Blues, black, gray, taupe.

Even Georgettes—embroidered or beaded in mighty unique ways. Soft, dressy colorings.

Georgette, now \$18.75

Forty-Five Dresses Now \$28.50

Save \$7.50 to \$30

Printed Georgettes in the loveliest "drapes."

Foulards veiled with Georgette. Chinese-print foulards.

Georgettes combined with taffeta.

—Gimbels, Salons of Dress, Third floor

250 Dainty-Color Ready-to-wear HATS at \$5

Sports and dress hats. Whites, pinks, light blues.

Georgettes, satins, taffetas, tulle-trimmed, moire, and ribbon.

Smartly trimmed with "uncut fringe," with taffeta ruffles, with wool-embroidery.

If you haven't been away yet—or if you have—and your prettiest hat shows you have—here's opportunity, indeed.

Any at \$5.

—Gimbels, Third floor

Convenient Payments Spread Over Several Months Enable You to Buy Higher Priced Furniture

And Still Get All The Savings The Sale Tags State

The variety in the sale is so great and the different furniture needs of different households are so well provided for that one should buy for the future with the thought that what may please now won't be as fine as may be desired in a few years. The Gimbel Banking Plan enables this to be done.

Queen Anne Dining-Room Suites at \$275

Queen Anne Dining-Room Suites at \$375

Queen Anne Dining-Room Suites at \$475

Queen Anne Dining-Room Suites at \$575

Queen Anne Dining-Room Suites at \$675

Queen Anne Dining-Room Suites at \$775

Queen Anne Dining-Room Suites at \$875

Queen Anne Dining-Room Suites at \$975

Queen Anne Dining-Room Suites at \$1,075

Queen Anne Dining-Room Suites at \$1,175

Queen Anne Dining-Room Suites at \$1,275

Queen Anne Dining-Room Suites at \$1,375

Queen Anne Dining-Room Suites at \$1,475

Queen Anne Dining-Room Suites at \$1,575

Queen Anne Dining-Room Suites at \$1,675

Queen Anne Dining-Room Suites at \$1,775

Queen Anne Dining-Room Suites at \$1,875

Queen Anne Dining-Room Suites at \$1,975

Queen Anne Dining-Room Suites at \$2,075

Queen Anne Dining-Room Suites at \$2,175

Queen Anne Dining-Room Suites at \$2,275

Queen Anne Dining-Room Suites at \$2,375

Queen Anne Dining-Room Suites at \$2,475

Queen Anne Dining-Room Suites at \$2,575

Queen Anne Dining-Room Suites at \$2,675

Queen Anne Dining-Room Suites at \$2,775

Queen Anne Dining-Room Suites at \$2,875

Queen Anne Dining-Room Suites at \$2,975

Queen Anne Dining-Room Suites at \$3,075

Queen Anne Dining-Room Suites at \$3,175

Queen Anne Dining-Room Suites at \$3,275

Queen Anne Dining-Room Suites at \$3,375

Queen Anne Dining-Room Suites at \$3,475

Queen Anne Dining-Room Suites at \$3,575

Queen Anne Dining-Room Suites at \$3,675

Queen Anne Dining-Room Suites at \$3,775

Queen Anne Dining-Room Suites at \$3,875

Queen Anne Dining-Room Suites at \$3,975

Queen Anne Dining-Room Suites at \$4,075

Queen Anne Dining-Room Suites at \$4,175

Queen Anne Dining-Room Suites at \$4,275

Queen Anne Dining-Room Suites at \$4,375

Queen Anne Dining-Room Suites at \$4,475

Queen Anne Dining-Room Suites at \$4,575

Queen Anne Dining-Room Suites at \$4,675

Queen Anne Dining-Room Suites at \$4,775

Queen Anne Dining-Room Suites at \$4,875

Queen Anne Dining-Room Suites at \$4,975

Queen Anne Dining-Room Suites at \$5,075

Queen Anne Dining-Room Suites at \$5,175

Queen Anne Dining-Room Suites at \$5,275

Boys Invariably Ask for Norfolk Suits

These With Extra Trousers at \$12.50 and \$15

The smart style of the Norfolk suit appeals strongly to the boy. And the extra trousers insure double wear.

At \$12.50—Norfolk Suits of fancy tweeds and cassimeres; slash pockets and all around belt with buckle fastener.

At \$15—Navy blue serge Norfolk Suits—also fancy tweeds. With slash pockets and all around belt.

At each price—8 to 18 year sizes.

Boys' Tub Trousers at \$1.50

All white and black-and-white in 6 and 8 year sizes.

—Gimbels, Third floor

720 Men's Natural-color Shantung Silk Shirts at \$2.75

Just a "stroke of luck" you might say—bought from a maker who contracted for these goods many months ago. He got an allowance because of cloth differences.

Two styles—neckband or soft collar attached.

Silk pongee is very scarce and is worth double this price today, and the material came direct from China. Your choice of the two styles, as pictured, at \$2.75.

—Gimbels, First floor

Men's Fine Nainsook Athletic Union Suits at \$1.25 and \$1.50

Full stocks, all sizes. Buy a supply at these low prices.

Men's nainsook knee Drawers at 75c and \$1 a pair.

And Coat Shirts at 75c; all sizes.

Women's line Silk-top Union Suits at \$2. Dainty pink. Sizes 40, 42 and 44.

Women's drop stitch Hosiery at 65c a pair. Fine mercerized.

Women's full fashioned Silk Hosiery at \$1.55 and \$2. Black. Plenty of sizes.

—Gimbels, First floor

For Women—New Long Collars That Reach to the Waist—and Cuffs At \$2.50 Set

The prettiest addition a dress could own. Sets of crisp white organdie, edged with three rows of fluted ruffles. The price, \$2.50.

Other long collar Sets of white organdie, Valenciennes lace-trimmed at \$2 and \$3 a set.

Separate long collars of white organdie with ruffles of lace or organdie, at \$1, \$1.50, \$2 and \$2.25.

Organdie Sets at \$1

Of sheer white organdie with ruffles of soft net. Choice of three popular shapes at \$1.

—Gimbels, Neckwear Store, First floor

A General Clean-up of Couch Hammocks, Lawn and Porch Benches and Lawn Swings at Low Prices

Some of the hammocks are floor samples and are slightly soiled, while others are in their original wrapping. Prices range from \$9 to \$34. Save a third.

Porch and Lawn Benches at 75c to \$4.

Lawn Swings at \$5.95 to \$8.50.

And Croquet Sets at \$2.25 to \$8.50.

Many other items reduced in like proportion.

—Gimbels, Fourth floor

Jordan Almonds at 65c lb.

Other Almond Specials

45c pound for Cream Almonds.

65c pound for Chocolate-Covered Almonds.

—Gimbels, Chestnut Street Annex, Grand Aisle and Subway Store

Reinforcements Have Arrived in the Sale of Voile Dresses at \$5.85

For Women and Misses

Half saved on every model. The new arrivals are of dotted, scroll and small figured designs—peplum and long Russian lines. Some are collarless, others with long rever collars of white organdie edged in embroidery.

And Voile Dresses in plain pastel as well as dark shades—daintily trimmed—prettily fashioned.

All sizes in the group—women's 36 to 44—and misses' 14 to 18 year sizes.

—Gimbels, Subway Store

In the Subway Store

Men's and Young Men's Mohair Suits at \$11.50, \$13.50 and \$16.50

1600 Suits in the lot. Plain and striped effects. Plenty of sizes—regular, shorts, stouts and slims.

Boys' Wash Suits Reduced to \$2.50

In plain blue, tan, gray and fancy stripes and combinations. Materials are rep. chambray and madras. All sizes, 3 to 10 years. Middies and Junior norfolks. At \$2.50.

—Gimbels, Subway Store

Subway Store Sale of Walk-Over Shoes And Other Makes of Shoes at \$3.95

Sample shoes and "rejects" of the Walk-Over line. The last recent Gimbel sale that included Walk-Over Shoes should have had these among them. They came from the St. Louis branch, but were delayed in transit. Ready now!—with shoes of other good makes.

2000 Pairs at \$3.95 Men's and Women's

Including, variously—Women's white canvas, patent