

GIVING A THOUGHT TO FIRE INSURANCE

Fire Sanitation as a Natural Factor—National Board of Fire Underwriters and Its Welfare Work—Whole Business Justifies Itself to the Public.

Eight and Last of a Series of Sketches that Have Appeared in "The Herald" for the Past Two Months. Copies of Which Will Be Mailed on Request.

STOCK fire underwriting justifies itself every day in the year by the public welfare work of Fire Sanitation which permeates its whole structure and which goes forward so unceasingly and yet unobtrusively.

Thousands upon thousands of lives and millions upon millions of property values are needlessly sacrificed every year through fires that might be prevented by carefulness and cleanliness.

Almost every natural factor in stock fire underwriting is a Fire Sanitation agent commissioned to minimize this needless human and property waste: the actuarial and rating bureaus and the local boards and exchanges in their survey, inspection and rating work; the many companies, their field representatives, their 180,000 agents and the 350,000 or more employees in the discharge of ordinary duties and in public conservation work.

In a still broader and more public way through the National Board of Fire Underwriters and its affiliations, Fire Sanitation is being inculcated as a principle in the home, community, state and country to the lasting good of the whole people. All this is not that the companies may make larger profits in the reduced losses sure to follow—competition and the voluntary agreement to limit profits attend to that—but that the business may justify itself to itself, to the public and to the country at large.

When the United States was called to take up arms in the late war, the protection from fire of cantonments, ship-building plants, grain elevators and the fourteen thousand factories engaged in manufacturing war material became a matter of first consideration. The National Board of Fire Underwriters—a voluntary organization of 180 stock companies associated for educational, engineering and statistical purposes, with no control over rates of fire insurance and no disciplinary power, what is more, its membership—offered to the government the services not only of its own trained engineers but the experts of Actuarial Bureaus, Local Boards and Exchanges and the field men of individual companies, to prevent the unnecessary loss of war material by fire.

Their work was salutary. The United States Grain Corporation did not have one solitary dollar of fire loss! Every cantonment in the United States was protected by engineering rules laid down by the National Board staff and there were few fires and no conflagrations. Ship building was protected with equally satisfactory results and fires in war working plants were minimized!

I wish it were possible, in this effort to encompass an encyclopedia within a few brief sketches, to detail the public welfare work of the National Board of Fire Underwriters, but must content myself merely with saying that through Underwriters' Laboratories it provides for expert tests at a cost for every device submitted which must reach an established minimum standard to receive approval, all subject to review by the United States Bureau of Standards at Washington; that it cooperates with the authorities everywhere to expose those who perpetrate the crime of arson and so jeopardize lives as well as property values; that it helps cities to standardize fire departments, fire alarms and water supplies, to adopt standard building codes and generally to observe Fire Sanitation.

The National Board cooperates closely with the National Fire Protection Association to develop the best methods of preventing and extinguishing fire; with the Fire Marshals' Association of North America, those state officers whose duty it is to apply the laws of fire control and investigation; with the International Association of Fire Engineers, the chiefs of fire departments which are the pride of American cities, with Safety Councils, credit men, civic bodies and the specialists in electrical manufacturing and installation, in building construction and every other branch where the principles of Fire Sanitation may be made operative.

The National Board comes into more direct contact with the public by literature prepared to emphasize Fire Prevention. Among the many publications is "Safeguarding America Against Fire," issued monthly, and presenting fire facts to the army of local agents to disseminate as fire cautions and fire lessons to the people with whom they come in direct contact. "Safeguarding the Home," teaching the youth of America the first principles of fire prevention and what to do in case of fire, is a special feature. It is a public school manual and is used in thousands of schools where there are no legal requirements. There are other publications—many others—dealing with the prevention, control and extinguishment of fire. Then too there is "The Danger that Never Sleeps," a fire caution film used under the auspices of the National Board, and soon to be released.

These sketches have served merely to outline the broader fundamentals of stock fire underwriting which, to repeat, serve as a basis for the operations of the companies, all in competition with each other and with all other types of carriers. There is no "mystery" about our business though there is intricacy and complexity—the thousand and one ramifications that are not generally understood. I know so well the broad general and public spirit of the vast majority of those in charge of the destinies of stock fire underwriting, that I am confident were the people themselves to investigate they would find the whole work so important and so devoid of conspiracy or monopoly that they would demand its protection and not permit of its curtailment or destruction.

JOHN B. MORTON President NATIONAL BOARD OF FIRE UNDERWRITERS 75 WILLIAM STREET, NEW YORK

Copies of "Safeguarding the Home," teaching Fire Prevention to you and your children, will be sent on request.

ECONOMY PRICES PREVAIL In our Apparel Departments where new apparel and accessories for every member of the family are arriving daily.

HEARN

FOURTEENTH STREET Established 1827 WEST OF FIFTH AVE.

CLOSED TOMORROW LABOR DAY Beginning Tuesday Open 9 A. M. to 5:30 P. M.

Back-to-School Sales

Every School Boy and Every School Girl

Will Find Here School Apparel and Accessories at Specially Cut Prices

Following For Both Tuesday and Wednesday

Back-to-School Sales School Apparel For the Girl and Miss

Everything new—prettiest frocks and smartest coats—great new assortments of practical and dressy apparel for the school girl—at lower prices than elsewhere—for corresponding quality and style.

Quick sales, moderate profits—our slogan.

For Tuesday and Wednesday

- Champion Middies—our specialty—6 to 20 years—regulation style—all white—Specialized Price... 1.28
Girls' Skirts—navy blue serge—full killed—attached white bodies—6 to 14 years—our reg. \$1.94... 1.66
Girls' Regulation Dresses—fine linen—Copen blue or all white—smart contrast ties—braid trim—6 to 14 years—Special... 1.77
Girls' All Wool Navy Serge Frocks—regulation and other smart styles—6 to 14 yrs.—our reg. \$5.94... 4.94
Girls' All Wool Sweaters—6 to 14 years—fancy weave—shawl or sailor collar—Pekin, brown, buff, heather mixtures—Special... 4.88

Sale of School Supplies Continues

New, enlarged space and everything arranged for easy selection, plainly ticketed and displayed on large tables—so that you will spend the least time and the least effort in shopping for your supplies. Following Specially Cut Prices:

- Girls' Net School Bags—shoulder strap or handle—reg. 25... 19
Boys' Waterproof School Bags—reg. 74... 54
Pencil Cases—lightly imperfect—reg. 18 and 23... 12 1/2
Faber Pencil Sets—6 pieces—reg. 18... special, 12 1/2
Faber Pencil Sets—6 pieces—reg. 40... 29
Leatherette Pencil Sets—some with ruler and drinking cup—were 67... 55
Brass Edge Rulers—reg. 7... 4
Steel Pens—were 7 doz. 5
Wax Crayons—6 in box 4
Blotters—dozen in pack—various colors... 4
S 1/2-filling Fountain Pens—attached clip—14-kt. pen—were 97... 72
Moore's Folding Lunch Boxes—were 32... 24
Wax Paper—50 sheets in roll 2x17—were 10... 7
Lunch Satchels—trap and handle—were 18... 13
Paper Napkins—100 in package—were 15... 10
Pads—legal, letter or foolscap—were 12... 9
Pencil Pads—84 to 100 sheets—were 6... 6
Ink Pads—were 5... 3
Typewriting Pads—100 sheets—were 25... 18
Lead Pencils—plain or with eraser—dozen—were 23... 15
Combination Pens and Pencils—were 8... 5
Red or Black Inks—reg. 9... 5
Mucilage—reg. 9... 5
Book Straps—with or without handle—reg. 7... 5
Ink or Pencil Erasers—Typewriting Erasers—were 4... 2 1/2
Ink and Pencil Erasers—were 4... 2 1/2
Blackboard Erasers—were 9... 7
Composition Books—plaid covers—72 pages—were 7... 4
Genuine Press Book Composition Books—112 pages—were 8... 6
Larger sizes—were 12... 8
Students' Note Books—48 or 60 pages—were 3... 3
6-Inch Globes—were 70... 50
Boston or Chicago Pencil Sharpeners—were 87... 74
Pocket Pencil Sharpeners—were 9... 7
Pen Holders—dozen 12
White Chalk—144 pieces to box—were 35... 28
A limited number of Funk & Wagnall's Dictionaries—were \$1.94 to \$2.74 1.67
were \$4.47... 3.77
Cabinets of Writing Paper & Envelopes—were 37... 27
Lucille Ideal Book Covers, with Book Marks—were 5... 3 1/2
were 10... 3 1/2
Unusually large assortments of school supplies in the better grades—attractively priced.

Back-to-School Sales Boys' Clothing and Furnishings

We have simplified the problem of outfitting the boy for school by assembling these great assortments of splendidly made suits and furnishings for boys' Fall and Winter school needs.

Our prices mean large savings for you.

- New Suits for Junior Boys—3 to 8 yrs.—middy and junior Norfolk—new Fall colorings—inverted box or side pleated styles—regularly \$9.74... School Sale 7.54
Junior Boys' Washable Suits—3 to 8 yrs.—new models—Russian, Dutch and middy styles—Eton or braided sailor collars—plain colors—regularly \$8.96... School Sale 2.27
Boys' All Wool Suits—two trousers—plain, inverted pleat or Norfolk models—grey, brown or heather mixtures—alpaca lining—well tailored—9 to 17 yrs.—regularly \$24.50... School Sale 16.50
All Wool Navy Serge Suits—majority with extra trousers—single breasted—yoke back—excellent lining—10 to 17 yrs.—regularly \$14.50... School Sale 10.74
Boys' School Suits—all wool fancy chevots—newest Fall colorings—all with extra trousers—9 to 17 yrs.—regularly \$12.50... School Sale 9.45
Large Assortment of Boys' Suits—latest Fall colorings—plain or pleated models—mohair lining—patch or flap pockets—all have two pair full lined trousers—9 to 18 yrs.—were \$16.50... School Sale 13.50
Boys' Trousers—straight or Knickerbocker style—new Fall mixtures—also corduroys—4 to 17 yrs.—value \$1.95 and \$2.95... School Sale 1.27
Boys' Percalé Blouses—striped in light and medium effects—8 to 15 yrs.—were .78... School Sale .57
Boys' Shirts—new patterns—neckband or attached collars—French cuffs—12 1/2 to 14 neck—were \$1.24... School Sale .95
Boys' Blouses—new Fall patterns and colors—madras and percalé—French cuffs—were \$1.48... School Sale 1.00

Important!

Just Received Mills Entire Surplus 50 Inch Velours for Coverings and Draperies

Finest Silks, Silk Brocade, Silk and Ramie and finest mercerized—stripes, figures and plain—comprehensive assortment of decorative tints—Mulberry, Rose du Barry, Copen, artistic blues, wood browns, taupe—every decorative shade—divided and priced as follows:

- 2.44 Worth \$3.95 and \$4.95
3.88 Worth \$6.50 and \$7.50
4.95 Worth \$8.00 and \$9.00

Many are exclusive designs and originated for the most exclusive decorators and furnishers, hotel keepers, costumers and manufacturers of artistic furniture and are not to be found anywhere else—These fabrics may also be used for reupholstering Autos and many other uses.

Really an Opportunity of a Lifetime. In Upholstery Section Also:

- Finest Marquissette Curtains—hand wrought inserting of Madeira, Cluny, Antique and other real laces—made to sell at \$40.00 pr... 22.50
Marquissette Panel Curtains—2 1/2 yds. long—real lace motifs—all hand-made—value \$35.00 each... 19.88
Extra Special Only 300 Pairs of Fine Net Curtains Marie Antoinette designs—White or Arabian—Specially priced at, pair... 6.88
Only 100 Imported Net Bed Sets Marie Antoinette designs—bolster sham—value \$15.00... 10.94
The demand for Cretonnes is becoming almost a craze, but here they are, in every color and kind on the market.
A Particular Kind—Numerous popular chintz designs in little rosebuds, birds and many artistic patterns. Opening Season Value... 48
6,000 Yds. New Fall Cretonnes—patterns never before shown—Scenic, Japanese, tapestry, Verdure and many original designs—Opening Season Value... 36
Reversible Terry Cloths—new designs; florals, Orientals, stripes and allover effects—fine quality—Opening Season Value... 95

RUG Values

That You Must See to Appreciate

Finest Seamless Axminster Rugs—all-over effects in rich dark tonings as well as solid color centres with harmonizing borders in decorative colors—9x12 ft.—Last Year's Price \$92.50... 57.44

- Axminster Seamless Rugs—7.6x9 ft.—rose, cream, Chinese blue and tan mixtures in various pretty patterns—Last Year's Price \$45.00... 29.50
Same grade—6x9 ft.—Last Year's Price \$39.50... 21.97
Bigelow, Hartford Seamless Velvet Rugs—Medallion and small allover carpet designs—9x12 ft.—Last Year's Price \$34.50... 23.97
Finest Seamless Wilton Velvet Rugs—reproduction of finest Oriental—9x12 ft.—Last Year's Price \$95.00... 68.50
New Axminster Hall Runners—27 inch x 9 ft.—Last Year's Price \$11.97... 7.97
27 inch x 12 ft.—Last Year's Price \$19.97... 10.97
27 inch x 12 ft.—Last Year's Price \$23.97... 15.97
Thousands of Scatter Rugs—18x36 to 36x72 inch—Wiltons, Velvets, Axminsters, Tapestries... 1.88 to 28.50

Back-to-School Sales Children's Cotton Hosiery

Back-to-School Sales mean Special Bargains in Needed Hosiery.

- Boys' Hosiery—good heavy quality; fit for hard wear—sizes 8 to 11 1/2... Special .27
Boys' Hosiery—extra fine—fine or coarse rib—sizes to 11 1/2—were .50... .37
Children's Fine Rib Hosiery—made of fine Maco yarn—black or white—were .28... .19
Children's English Rib Fine Cotton Hosiery—cordovan or white—were .35... .27

Muslin Underwear

Exceptionally Fine Assortments at Special Prices. BUY NOW!

- Bloomers—Windsor crepe—fancy figures—were \$1.28... .88
Drawers—hemstitched ruffle—lace edge trim—were .68... .48
Drawers—fine nainsook—lace and embroidery trim—were .97... .78
Nightdresses—Nainsook and cambrie—round or V neck, with lace and insert—also neat embroidery—were \$1.28... .97
Nightdresses—fine nainsook—and cambrie—round or V neck—short or long sleeves—lace and embroidery trim—were \$1.48... 1.28
Nightdresses—fine nainsook—sleeveless—short or long sleeves—some with ribbon run—daintily trimmed with lace and embroidery—were \$1.97... 1.68
Nightdresses—fine nainsook daintily trimmed with lace and embroidery—were \$2.68... 1.97
Chemises—envelope or straight—lace or embroidery trim—strap and built up shoulders—were \$1.28... .97
Marcella Step-In Chemises—lace trim—were \$1.97... 1.78
Petticoats—Nainsook and cambrie—double flounce, lace or embroidery trim—were \$1.28... .97
Petticoats—ruffle of good embroidery and lace—double flounce—were \$1.68... 1.48

- Extra Size Underwear Extra Size Nightdresses—Nainsook or Cambrie—round or V neck—embroidery and lace trim—were \$1.38... .97
Extra Size Nightdresses—fine Nainsook—several styles—new models—were \$2.48... 1.96
Extra Size Petticoats—fine Nainsook—wide ruffle, with rows of fancy lace or good embroidery—were \$2.68... 1.97
Extra Size Drawers—good quality—rows of hemstitching—were .97... .68
Extra Size Drawers—fine Nainsook—ruffle of wide embroidery—were \$1.38... .97
Extra Size Bloomers—Nainsook and crepe—elastic band and knee—some lace trimmed—were \$1.48... .97

Silk Hosiery

Reliable Kinds Specially Priced Women's All Silk Hosiery—Full fashioned—black and cordovan—were \$3.27... 2.61

- Women's Silk Hosiery—Black, white, cordovan—fancy rib—mock seam—were \$1.45... 1.00
Men's Silk Hosiery—Full fashioned—were \$1.07... .75

UNDERWEAR for Children and Misses

BACK-TO-SCHOOL SALES MEAN WORTH-WHILE OFFERINGS FOR THE GIRL OR MISS

- CHILDREN'S SATEN BLOOMERS—navy blue and white—extra good quality—double seats—6 to 18 years—were \$1.38... .86
CHILDREN'S BEACON BATH ROBES—turn over collar—girdle and pocket—6 to 16 years—were \$4.48... 2.97
CHILDREN'S ONE PIECE FLANNELETTE PAJAMAS—good quality—frog trim—6 to 14 years—were \$1.96... .95
CHILDREN'S PRINCESS SLIPS—elaborate yoke of lace and embroidery—6 to 16 years—were \$2.96 and \$3.88... 1.77
CHILDREN'S FLANNELETTE PRINCESS SLIPS—button on shoulder—6 to 12 years—were \$1.23... .68
CHILDREN'S BILLIE BIRKE PAJAMAS—good quality—clear stripes—6 to 14 years—were \$1.96... 1.18

Back-to-School Sales LITTLE NECESSITIES AT BIG SAVINGS

- Pocket Knives .38
Were .57
Imported steel—metal handles.
Children's Cotton Umbrellas—were .97... .74
Children's Chamois Suede Gloves—white, grey and brown—all sizes—were .78... .44

Back-to-School Sales Children's Handkerchiefs

- Boys' Initial—good size—were .14... each .10
1/2 doz. .50
Boys' Handkerchiefs—hemstitched—were .14... each 7
Boys' Handkerchiefs—hemstitched—were .14... each 7
Children's Handkerchiefs—were .35... 1/2 doz. .15
Boys' Linen Handkerchiefs—were .35... 1/2 doz. 1.50

MORNING SPECIALS—Tuesday and Wednesday Until 1 P. M.

To prevent dealers buying, quantities restricted. No Mail or Telephone Orders.

- \$4.50 Growing Girls' Dark Tan High Cut Lace Shoes... 3.19
Broad toes—low flat heels—2 1/2 to 6-wide width. SHOES—SECOND FLOOR.
\$4.00 Girls' Tan Call High Cut Lace Shoes... 2.85
Broad toes—low flat heels—sizes 1 1/2 to 2. SHOES—SECOND FLOOR.
\$3.50 Boys' Black Lace Shoes... 2.65
With round toes—good stout soles and uppers—Kendall Johnson makes—sizes 1 to 6. SHOES—SECOND FLOOR.
52 ct. Ribbons... 38
White, black and colors—millinery or sash width—hoirs and ribbons—MAIN FLOOR.
\$1.00 Babies' Yoke Dresses... 55
White—to 3 yrs.—lace and embroidery trim. BABIES' DEPT.—SECOND FLOOR.
\$7.97 Marie Antoinette Curtains... 5.44
Best quality net—artistic and novelty borders. LACE CURTAINS—BASEMENT.
\$31.50 Seamless Wool Tapestry Rugs... 21.88
8x12 ft.—medallion and carpet designs. RUGS—THIRD FLOOR.
\$1.97 Costume Serges... 1.30
Brown, navy and black—54 inch—all wool—fine French serge weave—light weight and weave for children's school dresses, middies, bloomers, etc. DRESS GOODS—MAIN FLOOR.
30 ct. White Madras—32-inch... 20
For school blouses, girls' dresses, middies, etc. WHITE GOODS—MAIN FLOOR.
25 ct. Oudling Flannels... 15
Pleated nap—minks for undergarments for every member of the family. WASH DRESS FABRICS—BASEMENT.
\$2.45 Charmuses—40-inch... 1.76
Bright satin face—light and dark colors—also black. BLUES—MAIN FLOOR.
38 and 48 ct. Fall Cretonnes... 25
New patterns in artistic tapestry, Japanese, floral and bird designs. UPHOLESTERY—BASEMENT.
\$1.57 Bleached Sheets... 1.05
90x90—no dressing. MUSLINS—BASEMENT.
\$1.69 Crochet Spreads... 1.20
Soft finish—various designs. SPREADS—BASEMENT.