

**BURGLARY INSURANCE
LOSS GROWS A FIFTH**

Increase on Some Risks
More Than Doubled, Say
Underwriters.

LOFT THEFTS IN LEAD

Companies Refusing Risks
Until More Safeguards
Are Installed.

SCORN HOLDUP POLICIES

Robbery Now Reduced to Art,
With Minutest Details Ar-
ranged by Skilled Men.

In the year just closed the insurance companies that write burglary insurance suffered unparalleled losses, due to the prevalence of crime in this city and elsewhere, especially at the time of the holiday season, when holdups were daily and nightly occurrences and when burglaries were particularly numerous. The increase in loss last year over the year before is estimated at between 15 and 20 per cent. by the most conservative insurance men, and on some classes of risks the increase ran as high as 150 per cent.

Detailed figures for losses will not be available for some weeks, as they are compiled by each company in its home office and then turned over to the Board of Underwriters. It is pointed out, however, that with the insurance companies losing much more than in other years the total loss must be great, as hardly one person in five carries such insurance. That the sum will run into the millions is not doubted by the insurance men.

Views of Largest Companies.

The New York manager for one thoroughly conservative company, which has its head office in Maryland, said that conditions were substantially the same all over the country during 1921, the worst spots being New York, Chicago and San Francisco. He estimated that the total increase in losses on burglary, robbery and kindred insurance written by his company would be between 15 and 20 per cent. This was in part due to the crime increase, he said, but also to the fact that the average loss for his company resulting from the robbery of a residence used to be between \$75 and \$100, whereas it is now between \$300 and \$500.

This man said that on certain lines of insurance, where a fair average loss for the year would run about 35 per cent., the average for the year past would approach 125 per cent. In the last three months of 1921 the number of loft robberies had been so high that the company had determined not to write policies for this sort of insurance unless firms put in additional safeguards.

"Well, I'm glad to see the holdup men had a hard time of it a few days ago," said the manager of another New York agency. "If they'd shoot a few more it would do a lot of good."

Losses Far Above Other Years.

This man put his losses far above those of the year previous. He explained that what was true of his concern was true of nearly all the others. Were it not for the other forms of insurance they wrote the situation would be quite hopeless, so great were the losses.

In each instance the manager smiled broadly when the question of recoveries was mentioned. One said, "There ain't no such animal," and the other contended that the recoveries of his company would be negligible. A third man, representing one of the largest companies, acknowledged that possibly \$5,000 worth of goods stolen from his clients had been recovered. He added, however, that losses within the last month had aggregated \$40,000.

"As far as this city is concerned," he said, "the chief trouble is that it is under-protected. There are not enough policemen on post at night, right in the districts where most of the bigger robberies occur. A few years ago this was not the case, but we have now come to a time when the policeman is used for so many other things than patrol duty that it is not to be expected that the city can be properly patrolled with the number of men available. Why, only a day or two ago I saw a policeman on a milk wagon in the early morning sound asleep. He had been on duty twenty-two hours."

At another insurance office the list of causes for the crime wave and its resultant losses to the insurance companies included the general moral breakdown due to the war, unemployment, abandonment of the "third degree" method of dealing with known criminals, overcrowded condition of the courts, use of policemen on strike duty and other work of that kind. A mix of foreign servant girls, held largely responsible for residence robberies, and scientific business methods now being used by criminals.

One man pointed out that four men suspected of robbing fur lofts were arrested on a certain date recently and

held in jail for several days. In that period, he contended, not an important fur robbery occurred. Then one of the men was released and on the same night a \$20,000 fur theft took place.

Old Time Criminal Gone.

"The old fashioned criminal has disappeared," said this man. "It used to be that a criminal looked the part and we knew something was wrong with him; he was a mental defective, or something of that sort. Not any more. The men who manage these robberies look like prosperous business men, and that is what they are. They make a business of crime and they always keep one jump ahead of the forces they are opposed to."

"For example, in the loft robberies I think there is a loft somewhere where the men are trained who help these fellows. The helpers are not always the same men and their work is comparatively simple. Time is the essence of it. They have to dash into a place, grab as much as they can comfortably carry and run out again and enter an automobile."

"They have to do this in four minutes. That's all. They are trained to do the job in the time specified. They are told the gait they must move at; not to fumble, not to stop to pick up anything they may drop."

"Then the brains of the outfit—and we think it is a very small group that is responsible for most of this sort of work—lays his plan with exceeding care. He studies the loft, the location of the building on the street, the habits of the watchman in that and adjoining buildings, the habits of the police, the traffic on the street and the safety devices he will encounter. Before anything is done this man knows every angle of the job; he knows and has discounted every possible contingency."

"When these men break into a place they cut the locks first, taking care to leave the 'protective' grill or other alarm device until last. The instant they go through that and actually break in, the helpers dash through. The rest of the work is theirs, with four minutes to do it in most cases. Four minutes later a high powered automobile pulls away from in front of the building and perhaps a minute or two minutes after that the police and the special watchmen summoned by an alarm arrive. These fellows have got the business of loft robbing down to an exact science."

**PEARL RIVER BURIES
VICTIMS OF BANDIT**

Scene of Holdup Gives Up
New Year's Festivities.

Pearl River, near the Jersey line in Rockland county, gave itself up yesterday to solemnity because of the funeral services held for James B. Moore, treasurer and Slegfried Butz, bookkeeper, of the First National Bank, who were murdered Thursday by a bandit who failed in his attempt at robbery.

No New Year's eve festivities took place in Pearl River. Mr. Moore was prominent in the Pearl River branch of the Masonic fraternity, and a Masonic affair arranged for Friday night was indefinitely postponed. The New Year's eve ball, which Pearl River folk regard as the year's greatest social event, was not held because Moore had been a member of the committee. No bells rang and the whistles of the Dexter Folding Company plant, which have screamed a greeting heard in the countryside to the passing of old years, were silent.

Services for Mr. Butz were held at the home of his parents, Mr. and Mrs. Walter Butz, conducted by the Rev. Charles Boehmer, pastor of the Lutheran Church of Pearl River. An hour later Masonic services were conducted for Mr. Moore in the home of his cousin, Mrs. Arthur J. Hughes, who is a sister of William A. Steffen, president of the First National Bank. The Rev. A. T. Keeney of St. Stephen's Episcopal Church read the service. Both burials were in Nanuet Cemetery, and night public memorial services were held in Odd Fellows Hall.

A new Sheriff, George Brown, will take office to-day, succeeding Sheriff Alexander Smith.

**EMPLOYERS LOCK OUT
1,500 PHOTOENGRAVERS**

Shops Closed To-morrow in
Drive for 48 Hour Week.

Notices posted Saturday in photo-engraving shops throughout the city informed the 1,500 members of Photoengravers Union No. 1 that the shops would not be open to-morrow morning. The lockout is a culmination of an effort by the employers to extend the workers' week from forty-four to forty-eight hours.

Edward J. Volz, president of the union, said that he had been endeavoring to have the men continue at work pending an outcome of negotiations and that the lockout surprised him.

"I believe the lockout was instituted as the result of a national drive against the unions by the American Association of Photoengravers at Chicago," Mr. Volz added.

Newspaper engravers are not affected.

**LOSES BY IN FIGHT
AFTER NEGRO'S REMARK**

Objects to Criticism of Man-
ners in Elevator.

Elmer Buchanan, negro elevator operator in the apartment house at 229 West 105th street, addressed one of two young women who were accompanied by Charles Richards, a public school fireman, as they were going down in the elevator yesterday.

"Why don't you tell your escort to take off his hat when they are ladies in the car?" he said.

Richards did not hear the remark but it was repeated to him by the young woman, and he reentered the house. Sounds of fighting were heard and police who were called found that Richards had been stabbed in the back and across the face, the knife cutting his left eye, destroying the sight. He was taken to St. Mark's Hospital. Buchanan was arrested on a charge of felonious assault.



The ANNUAL JANUARY SALES

Best & Co.
Fifth Avenue at 35th Street—N.Y.
Established 1879

Paris
London

ANNOUNCES BEGINNING TUESDAY

THE originality of style and trimming, the excellence of material and making, that distinguish every Best & Co. garment attract to these annual events those who appreciate good things and good values.

**LILIPUTIAN
BAZAAR**

Infants' Long Slips
and Short Dresses
.75

Nicely made little garments with a bit of lace edging neck & sleeves. Sizes 6 mo. to 2 yrs.
OTHER SLIPS 1.19 & 1.65

White Nainsook Dresses
.95

Cut generously full, and shirred in at the neck. Some with tiny collar edged with embroidery. 6 mo. to 2 years.
OTHER DRESSES 1.45

Hand Smocked White
Dresses and Colored
Bloomer Frocks
1.95

A white nainsook dress has round yoke smocked in color and edged with lace. Practical bloomer frocks with hand stitching. Sizes 1 to 3 years.

Hand Smocked White
Frocks and Colored
Bloomer Dresses
3.45 3.75

Dainty frocks of novelty white fabrics, and practical bloomer dresses in colors. Hand-stitching and smocking for trimming. 1 to 3 years.

French
Handmade Frocks
1.75 to 3.90

From the dainty nainsook slips with simple trimming of entredex (1.75) to the pretty hand-embroidered Empire frocks at 3.90, each little garment is fashioned with exquisite taste. Pin tucks, drawn-work, and delicate embroidery are the trimmings.

Caps and Hats
1.35 to 5.50

Hand Scalloped Pique Sun Bonnets 1.35 White Corduroy Caps and Hats 1.50. Crocheted Wool Tams 1.95. Hats of Silk, Organdie or Dotted Swiss 2.25 to 5.50.

Little Boys' Tub Suits
2.95

Tommy Tucker and button-on models in white or colors—and in pique, chambray, devonshire or kiddie cloth. Sizes 2 to 8 years.

**ANNUAL JANUARY SALE of
SILK AND MUSLIN UNDERWEAR for
WOMEN · MISSES · CHILDREN**

Women's Radium & Crepe de Chine Lingerie

GOWNS 5.00 6.95 8.95 ENVELOPE CHEMISES 2.95 3.95 5.00
BLOOMERS AND STEP IN DRAWERS 2.95 3.95

Women's French Handmade Underwear

GOWNS 5.00 6.95 8.95 BLOOMERS 2.95 3.95 5.00
STRAIGHT CHEMISES 2.95 3.95 5.00 6.95

Women's Dainty Muslin Undergarments

ENVELOPE OR STEP IN CHEMISES 1.00 1.50 1.95
NAINSOOK GOWNS 1.50 1.95

Women's Elastic Girdles & Brocade Corsets

BESCO CORSETS, LIGHTLY BONED, SIZE 24 TO 28
White or Flesh 3.50 5.00 6.50 10.00 Lily of France 5.00 6.50
FLESH ELASTIC GIRDLES SIZES 24 TO 32 2.95 3.95 6.00

Children's Cambric Knickers, Embroidery Trimmed

2 TO 6 YEARS .39 8 TO 10 YEARS .49
BERKLEY CAMBRIC DIFFERENT STYLES 2 TO 10 YEARS .69 .95

Girl's Cambric, Sateen or Nainsook Bloomers

CAMBRIC 6 TO 10 YRS .69 CAMBRIC OR SATEEN 12 TO 16 YRS .79
WHITE OR FLESH NAINSOOK 12 TO 16 YEARS .95

Childrens Nainsook or Cambric Princess Slips

with embroidery ruffles or edges
SIZES 1 TO 8 YRS .95 1.25 1.50 SIZES 10 TO 14 YRS .95 1.35 1.95

Girl's Gowns and Pajamas

CAMBRIC OR NAINSOOK GOWNS, SLIP ON OR OPEN FRONT MODELS
Sizes 6 to 14 years 1.00 1.35 1.75
COTTON CREPE PAJAMAS SIZES 10 TO 16 YRS 1.95

French Handmade Knickers & Princess Slips

KNICKERS WITH HAND SCALLOPED RUFFLE
Sizes 2 to 6 years 1.25 1.50 Sizes 6 to 8 years 1.75
LACE AND EMBROIDERY TRIMMED KNICKERS 2 TO 8 YRS 1.95 TO 3.95
PRINCESS SLIPS WITH SCALLOPED RUFFLE
Sizes 2 to 4 years 2.95 Sizes 6 to 8 years 3.50
OTHERS IN SIZES 3 TO 10 YEARS 3.95 5.00 AND 6.95

**Girls'
HANDMADE
FRENCH FROCKS**

Hand Smocked
Mousseline Frocks
4.50

Pastel colored mousseline with crisp white organdie collar and cuffs and a sophisticated bit of black ribbon for a tie. Sizes 4, 5 and 6 years.

Pastel Colored
Mousseline Frocks
6.50

Simple, with that knowing simplicity that is French. Three generous tucks trim the skirt and a pinafore sash confines the waist. 8 to 16 yrs.

Embroidered Dimity
or Dotted Swiss
Dresses
6.95

Empire frocks with low neck and short kimona sleeves. White, scalloped and embroidered in color. Sizes 4 to 8 yrs.

**Women's and Misses'
BLOUSES**

New Handmade
Dimity Blouses
5.95

Quite the smartest blouse of season. Handmade, trimmed with a bit of hand embroidery or Irish lace. Roll or Eton collars.

French handmade voile or batiste blouses at the same price

Tailored Silk and Handmade Voile Blouses
7.75

Crepe de chine or habutai silk shirts, with roll or Eton collar. Voile blouses with hand embroidery and real filet lace.

**Women's and Misses'
SKIRTS**

FLARED or straight, pleated or plain, white or colored—in these new weaves—white or cross-bar, checked or striped flannel, bas-ket, homespun tweed, creponge, roma jacquard, burr-bar, vimsu, roshanara, and novelty silk.
FLANNELS . . . 8.95
SILKS OR WOOL 10.50
NOVELTY SILK . 12.75

L. P. HOLLANDER COMPANY
Fifth Avenue at 46th Street
announce
**DRASTIC
MARK
DOWNS**
in all Departments
commencing
Tuesday, January 3d
THE STORE WILL OPEN AT 8 O'CLOCK TUESDAY