

AUTOMOBILE INSURANCE

FIRE, THEFT, COLLISION
AND PROPERTY DAMAGE

THE NEW YORK UNDERWRITERS
AGENCY

Announces the establishment of an

AUTOMOBILE
DEPARTMENT

Issuing a full coverage policy, except personal liability. Service and facilities to Agents will parallel the same unexcelled standard of efficiency which has characterized every undertaking of this organization during its entire career of more than a half century.

A. and J. H. STODDART
100 WILLIAM STREET, NEW YORK

SHINGLE ROOFS

The National Lumber Manufacturers Association, of Chicago, has a press bureau. Part of its business is to combat propaganda against shingle roofs. The following is quoted from one of its recent bulletins:

"Of the \$67,000,000 fire loss during the first three months of 1920, \$57,000,000 was of public and business buildings and only \$3,300,000 about 5 per cent. in dwellings. The greater part of the loss was therefore of buildings of fire-resistive or semi-fire-resistive construction and supposedly incombustible. It would appear that the great agitation directed in some places against shingle roofs and frame dwellings might better be directed against

the weaknesses in so-called incombustible construction, against carelessness and inadequate fire-fighting machinery."

Watch the gentle come-along: "The greater part of the loss was therefore of fire-resistive or semi-fire-resistive construction and supposed to be incombustible." Yes, "business buildings such as frame rows of small town stores and old wood-interior brick buildings are "supposedly incombustible." It depends upon who did the supposing. It is probably true that more values were destroyed in public and business buildings than in residences, just as it is true beyond peradventure that in the same period more men died between the ages of nineteen and twenty than between ninety-nine and a hundred.