

# Mercer County Insurance Group Explains Rate Revision On Fire, Extended Coverage

Karl Weidel 3d, president of the Mercer County Association of Insurance Agents, gave a full explanation yesterday of a new cut in fire insurance rates and increases for other property hazards. They affect new and renewed policies written after December 6.

from windstorm, tornado, explosion, hail, smudge, riot, aircraft and vehicles, he said. This is commonly known as "extended coverage."

"This affects all types of structures, residential, commercial, manufacturing and farm. Studies of claims, back to 1944, show 50 to 70 percent were of a general maintenance nature for less than \$50 each.

Established August 1, 1874

82nd CHRISTMAS

With A Feeling Of Good-Will

STOLL'S

Wish for You and Yours

A Merry Christmas

STOLL'S

145-147 N. Warren St., Trenton, N. J.

Many Reductions  
Speaking of fire losses, he continued: "Not only private dwelling are affected. The basic rate, for fire and lightning insurance, on private homes has been reduced

**PHILADELPHIA**

ONE DAY EXCURSION

\$1.25

TRENTON-PHILA. COACH CO.

about 25 percent throughout the state. "Apartment housing, boarding houses, mercantile, manufacturing and farm buildings are also affected. Residents living beyond the normal range of fire protection have always had a higher rate — and have been subjected to special restrictive conditions.

"These have all been dropped — and they now will enjoy about the same rate as everyone else. Apartment housing was formerly divided into several rate classes. They are now all in one lower-rated group, regardless of the number of apartments involved.

Loss Experience  
The elimination of these smaller claims is based on the abnormal expense and workload. If continued, this would result in a prohibitive rate to all our insureds. The figures on actual loss experi-

ence in New Jersey could actually justify a far greater rate increase. "Instead, we have applied the deductible principle that has always been accepted in automobile insurance. This will release the manpower and time for handling the larger claims and hardship cases that arise in hurricanes and other area — windstorm catastrophes. By cutting the loss experience, it is possible to keep rates at a reasonable level.

"The \$50 mandatory deductible has been in effect for six years in New England and other catastrophe areas and has proven most satisfactory.

Out On A Limb  
CHARLESTON, W. Va. (AP) — Judith Ann Conley's luck seemed to be all bad. The 13-year-old suffered a broken left leg in an accident. Nine weeks later, she fell off a restaurant stool and broke the same leg.



Today Is The 179th Anniversary Of Washington's Crossing Of The Delaware

In case you've forgotten, we should remind you that just 179 years ago tonight George Washington and his ragged Continental Army crossed the ice-filled Delaware River. Pushing on through the snow and sleet they surprised and defeated the Hessians under Colonel Rall in the Battle of Trenton.

Trenton is fortunate in having been the scene of these historic events which have so captured the imagination of people around the world. The famed painting of Washington crossing the Delaware — now hanging in the Metropolitan Museum of Fine Arts — may not be historically accurate, but it has made that memorable and precious under-taking known to millions of people everywhere. Since 1952, when the painting first arrived at the Crossing, more than a million visitors have viewed it.

Each year also thousands of people visit the Battle Monument which stands at approximately the point where the Battle of Trenton began.

Year ago Trenton residents all-ways re-enacted the Battle of Trenton on December 26. Various marching clubs and military groups would play the parts of the Hessian soldiers and the Colonial troops under Washington.

The area around the site of the Battle Monument reverberated to the blasting of cannon and the crack of muskets as the Americans drove the Hessians down Broad and Warren Streets, known as King and Queen Streets in Colonial times. The cannonading caused so much noise that the shock waves broke hundreds of windows in the neighborhood. As a result, the eham battles were finally abandoned about 1801 or 1802.

On several occasions also the hardy citizens of Trenton not only re-enacted the Battle of Trenton but also actually crossed the Delaware at midnight as Washington did and then marched on to Trenton. One of the most celebrated of these marches was in 1876, the 100th anniversary of the crossing of the Delaware. The last time this performance was staged it proved to be so rugged and exhausting an experience that it was never attempted again.

Several years ago students at Rider College decided to re-enact the crossing of the Delaware and put on quite a show. Two years ago St. John Terrell, the enterprising originator of the Lambertville Music Circus, took up the idea and staged his own version of Washington crossing the Delaware, with news cameramen standing by to record the scene. This afternoon at 2 o'clock, assisted by a group of Lambertville and New Hope residents, he again will stage the crossing. As usual, Terrell will play the role of Washington. Lowell M. Birrell will portray Colonel Henry Knox; Tom Marshall will be General Hugh Mercer; Horace White will be Washington's servant; Robert L. Walter will be Lieutenant James Monroe, and Elmer Case and George Bailey will be boatmen.

Television also will do its part to commemorate Washington's Crossing of the Delaware. At 4 p. m. today, the CBS show, "You Are There," will offer its version of this historic event.

So the Trenton area and the historic events which occurred here should once more receive international attention.

Ordinarily on a Sunday afternoon you'd be able to visit the McKonkey Ferry House at Washington Crossing where it is said that Washington and his men rested before pushing on to Trenton. (Some historians, including Harry Podmore, say there are grave doubts about this). Today however, the McKonkey Ferry House and the Trenton Battle Monument are closed. In fact, all historic sites in New Jersey were closed on December 16 and will remain closed until January 3.

Mrs. Olga Atkins, in charge of historic sites for the Department of Conservation and Economic Development, reports that the recess is being taken to give caretakers of the sites a much-needed vacation.

The McKonkey Ferry House is now in charge of Mrs. Emma Cocker who formerly was assigned to Boxwood Hall, a state-owned historic house and museum at Elizabeth. Mrs. Cocker succeeds the late Mrs. Jessie Field who had the McKonkey Ferry House assignment for more than 10 years until her death early last Fall. Mrs. Field did a remarkable job as caretaker of the McKonkey House and her talks on the historic relics in the building were fascinating to the thousands of visitors, particularly school children.

Fortunately for New Jersey, Mrs. Field wrote out in detail the background of all articles in the house so that her successor would have the benefit of her knowledge concerning them.

At the Trenton Battle Monument, the caretaker for the past year and a half has been John Kurilla of 32 Adelina Street, Trenton, a disabled World War II veteran. When he first took over the job, Kurilla studied everything he could find concerning the Battle of Trenton and the events surrounding it. Part of his job as caretaker is to give visitors a thumbnail sketch of the battle.

"Trenton schools don't teach much about the history of the city, at least they didn't when I went to school," says Kurilla. Strangely enough, most visitors to the Battle Monument, he says, aren't interested in hearing about what went on in 1776. "Most of them just want to go up to the top of the monument to see the view of the city and surrounding country."

School children when accompanied by their teacher can ride the elevator to the top of the Battle Monument for free. Adults pay 10 cents and children not in school groups pay 5 cents.

Visitors from out of town show more interest in the history of the monument than do Trenton residents and they come from all parts of the country. Some report their ancestors fought in the Battle of Trenton. Some think that Washington is buried under the monument. "They ask the darnedest questions, too," declares Kurilla. "One man from Boston who was looking up his family tree wasn't satisfied with what I knew about the monument. He kept asking questions about things I didn't know. One was about the boats that Washington used to cross the Delaware. He wanted to know what kind of wood they were made of."

Another thing Kurilla has discovered through his work at the Battle Monument is that more men than women are afraid to go up to the top of the shaft. "For some reason," he says, "men can't take it. Their wives will go up while they stay on the ground. You won't believe this, but a jet pilot took his boy up to the top one day. As I opened the door of the elevator and he and the boy stepped out on the platform at the top, the man drew back into the car and asked me to show the boy around. 'I don't mind going up to any height in an airplane, but this thing gets me,' he said."

Installed at the top of the monument are 13 lights representing the 13 original American colonies. However, because it's quite a ticklish job to install new bulbs in the sockets, the lights haven't been lit for a number of years. Now Mrs. Atkins and Kurilla, with the aid of Public Service Electric and Gas Company, hope to have the lights turned on again.

For years the inside of the shaft used to be quite damp. Soon after he took over the caretaker's job, Kurilla suggested that better ventilation would clear up most of the moisture. A new door with louvres was installed at the top of the monument and the result is that it's perfectly dry inside, the caretaker reports. The next project, if the historic sites reau can get an appropriation, is to install a heating plant at the base of the monument. Right now, Kurilla has to seek shelter at a nearby store to warm up on these cold winter days.

There used to be a story that on a clear day from the top of the monument you could see Atlantic Highlands on the Jersey coast and the William Penn statue atop the Philadelphia City Hall.

"I don't believe that," declares Kurilla. "Even with powerful binoculars, the farthest I've been able to see is Princeton on the northeast and Bowman's Hill on the northwest. You can also see the new Turnpike bridge going across the river at Florence. Actually, I find we only have

about 20 absolutely clear days during the entire year. At other times there's a haze that cuts down visibility to just a few miles."

Kurilla is a man who likes to be prepared for any eventuality on his job. One of the first things he did was to learn what to do in the event the elevator stalled in the shaft. He stopped the elevator half way up, climbed out through the trap door in the floor, and then down the ladder that is built into the inside wall of the shaft.

So far Kurilla hasn't had to resort to this emergency. But he did have one frightening experience.

"I was coming down from the top with a load of passengers when I looked down and suddenly saw a pair of hands gripping the rungs of the ladder. I stopped the elevator with only inches to spare. To my amazement I found two girls on the ladder. The elevator takes up all the space inside the monument and if I hadn't stopped those girls would have been crushed to death. They went back down the ladder and when I finally came down in the elevator they were standing there nonchalantly smoking cigarettes. Said they were from Princeton and wanted to see if they could climb to the top. Well, no one is going to try that stunt again. We put a trap door where the ladder is and keep it locked." — K. G. H.

## U. S. Funds Build Manila Hospital

MANILA (AP) — A \$9,000,000 veterans hospital, built with U.S. funds, has been opened here. It is considered the most modern and best equipped in the Far East. The Veterans Memorial hospital occupies a 135-acre site in Manila's suburb of Quezon City. There are 336 beds for tuberculosis patients, 336 for general medical cases, 50 beds for mental patients. Work on the hospital, financed by the U.S. Veterans Administration, was begun in August of 1953.

## ICE-SNOW AHEAD GET A



**Firestone Brake Special**  
Only \$1.19 Reg. \$3.50 Value

Includes: 1-Removing front wheel and inspecting lining, 2-Inspecting, cleaning and repacking front wheel bearings, 3-Inspecting brake drums, 4-Adjusting brake shoes to secure full contact with drums, 5-Carefully testing brakes.

**Firestone STORES**  
60 West Hanover St. at N. Willow  
Phone OW 5-6345

ONE GOLD SQUARE STAMP WITH EVERY 10¢ PURCHASE

**LIT'S**

**BASEMENT STORE**

TRENTON'S THRIFT CENTRE

**TUESDAY**

10 a.m. to 5:30 p.m.

# Annual SALE! Brand New Holiday and Spring Dresses

Special Purchase! All Value-Packed Winning Fashions!

Extra! Special Group of New DRESSES Reduced from Stock

Formerly \$5  
7.90 to 12.95

Usually 7.90 to 12.95

NEW STYLES	NEW FABRICS	NEW COLORS
Cocktail styles! Casual! Festival! One-and-Two-Piece Dresses! Change-About-Jumpers! Sheath Dresses! "Tono" Dressess! Bouffant skirted styles. In fact, a selection of dresses for every occasion.	Wonderful selection of rayon fabrics from rustling taffetas, matelasses and fallies to smart menswear and flannels with velvet, jewel and sparkle trims. Also wool jerseys, velvets, cords and orlons.	Color excitement in prints, stripes, checks, combinations, iridescent and solid winter white, black, lipalok red, navy, aqua, brown, charcoal, gray, avocado, plum and royal blue.

Sizes for All! Jrs. 7 to 15; Misses' 10 to 20; Women's 14 1/2 to 24 1/2 and Larger Women's 46 to 52.

Better Dresses — Basement



## Begins TUESDAY January White Sale! Fitted Bed Pads

Save in Our January Sale of Corsetry

**BESTFORM'S CRISS-CROSS**

5.95 Girdles

**3.99**

Try Bestform's Criss-Cross — then use your tape measure. See how this famous girdle subtracts inches, flattens your tummy — never hampers your stride. Rayon satin or nylon with up and down stretch back. White. 16" length, 25 to 34.

Corsets — Basement

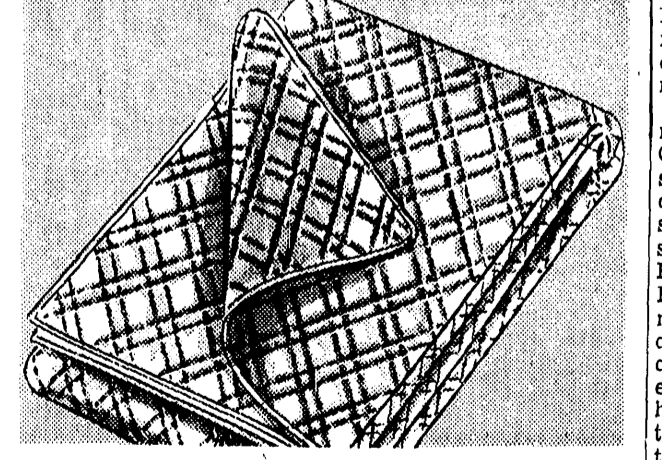
Two-in-One Convenience!  
Two-in-One Economy!

Twin Size  
Regularly 3.99

**2.99**

Sturdy white muslin bed pad and cover combinations to protect mattresses from soil — closely stitched for long wear. All with Sanitized skirts for lasting good fit.

Full size 2-in-one-pads, regular 4.99 . . . 3.99



**Closeout! Nationally Famous Sheets**

72x108", 81x99" Flat Sheets or Twin Fitted, if perfect 2.49  
Mill closeout! Save on the famous quality muslin sheets you know for long-wearing service. All fully bleached. Slight imperfections will in no way affect the wear or appearance.

42x36" muslin cases, if perfect 59c . . . . . 44c  
881x108" Flat Sheets or Full Fitteds, if perfect 2.69 . . . . . 1.86

Come in, Write or Phone EXport 6-6551  
Domestics — Basement

**1.76**

LIT BROTHERS-TRENTON NOW GIVES YOU GOLD SQUARE STAMPS—MORE FOR YOUR \$ AT LIT'S!

*Season's Greetings*

The greetings we send to you, hold every good wish for a Joyous Holiday Season.

*New Jersey*

**FLOOR COVERING CO.**

102 N. Broad St. Trenton