

STATE INSURANCE PLANS ARE GIVEN

Assistant Manager Allen Amplifies Statement Issued by Board Yesterday

STATE WILL PROTECT

Advantages of the State Fund Are Pointed Out in Statement by Expert

The announcement by Chairman Robert K. Young, of the State workmen's insurance fund, last night that the rates would be 10 per cent. less than the approved rates in the insurance rate manual...

Mr. Young's announcement had been awaited with interest by people all over the State, every employer being interested.

The formal statements issued are as follows: The State Workmen's Insurance Board, as a result of formal action to-day, announces that the board will make a reduction from the approved rates of the insurance rate manual of 10 per centum, and that the minimum premium is fixed at...

R. K. YOUNG, Chairman, State Workmen's Insurance Board. In connection with this general announcement Assistant Manager Albert L. Allen, of the insurance fund, issues the following explanatory remarks: "In the announcement of this approved rate reduction of 10 per centum on all rates it is a matter of much interest and concern to employers of labor in the State of Pennsylvania.

"The law creating the fund requires that the premium rates shall be fixed at the lowest amount consistent with the maintenance of a solvent fund and the creating of an adequate surplus and reserve. The fund pays no commissions to agents and does not have to earn profits for stockholders, and for the first three and one-half years the entire expenses of the management are paid by the State. The elimination of these expenses is sufficient to allow the board to write insurance at this reduced original rate. The balance remaining which may be applicable on the basis of an average experience also gives every prospect of returning a very substantial rebate in dividends to subscribers at the end of the year so as to bring the cost of insurance in the State down to a much lower basis.

How to Obtain It

"The employers may obtain their compensation insurance in the State at a rate lower than that charged by the individual and mutual companies, and also will receive the benefit of additional advantages which cannot be obtained by other forms of insurance. Employers insuring in the State fund can obtain a complete release of their personal liability and full protection of their property against compensation liens. If the subscriber to the fund makes the report of an accident within seven days, his liability ceases and is transferred automatically to the fund, so that no valid lien can be filed against the property of an employer insuring in it. Every other form of insurance leaves the employer personally liable, so that every agreement or award of compensation may be entered as a lien against his real estate wherever situated within the State, and this lien cannot be discharged until the whole compensation agreed upon or awarded has been paid in full. In serious cases this compensation will run for a number of years, during which period the lien must remain as a cloud upon the employer's property.

No Contingent Liability

"There is also the advantage to subscribers in the State fund that there will be no contingent liability to assessments to which employers engaged in mutual associations are subject. The purpose of the act was to make the payment of the premium the sole liability to subscribers, and no assessment will be levied in any case as there is not one word in the act creating the State fund that directly gives or by implication suggests the right of assessments.

The Minimum Rate

"The State fund will provide insurance at net cost, and by the elimination of the operating expenses which other companies must pay out of their premiums it is reasonable to assume that the State can furnish complete protection under the new law at a price below that of other insurance.

Social and Personal News of Towns Along West Shore

The Rev. B. F. Emenheiser, of Shiremanstown, is assisting with the revival services in the Mount Zion United Brethren Church. Mrs. James McCurdy and son, Thomas McCurdy, of Washington Heights, spent Wednesday with relatives at Shiremanstown. Mrs. Margaret Wertz, of Shiremanstown, is spending some time with her sister, Mrs. Weigel, at New Cumberland.

Mrs. Anna Bealer, of Shiremanstown, is spending the week-end with friends at Sterret's Gap. Miss Jeanne Dodge, of Harrisburg, spent Wednesday with her aunt, Mrs. H. M. Rupp, at Shiremanstown. Mrs. C. H. Barlup, of Shiremanstown, spent several days with her daughter, Mrs. Claude Elicker, at Camp Hill.

BENEFIT MOVIE IN SCHOOL

A motion picture show will be given this evening in the hall of the Camp Hill school building, Sixth and Woodbine streets, by Miss L. LaVene Grove, an instructor in the building. The proceeds will be added to a fund being raised to purchase a piano for the building.

COUNCIL SUSTAINS VETO

Special to The Telegraph. Camp Hill, Pa., Nov. 12.—Borough council last evening voted to sustain Burgess Milrose's veto of the ordinance appropriating \$2,500 to repair Market street.

ONLY AT KAUFMAN'S COULD THERE BE SUCH A SALE AS THIS \$75,000 Worth of Fresh New Merchandise in This Big NOVEMBER SALE

Another Lot of Those Women's and Misses' \$5 RAINCOATS, \$2.95. Heavily rubberized English rep material, buttons to neck, out full length. All sizes from 16 to 44.

Another Lot of SILK DRESSES; worth to \$7.50... \$2.95. Made of best grade Susquehanna Silk Poplin. Nothing newer shown this season. All sizes for women and Misses in the lot.



STORE OPENS 8 A. M. CLOSES SATURDAY EVENING AT 9 P. M.

New Surplus Stocks Just Received and Ready For To-morrow (Saturday's) Selling Entire New Lots of Women's and Misses' Suits and Coats on Sale at Less Than Maker's Cost



Extra Special! Extra Special! Wonderful Coat Bargains

Over 100 Entirely New Suits That Were Made to Sell at \$35 to \$50 For \$24.75. Surplus Stock of one of New York's famous makers, including 50 Sample Suits.

Last Saturday's offer caused a commotion and so will this. Its lot includes suits that were made to sell at \$40.00, \$45.00 and \$50.00; none that were less than \$35.00. Materials are fine imported broadcloths, fur trimmed and lined with best grade peau de cygne, brocades and figured silk. All colors and sizes, but not of each style, with fur on both collar and bottom of coat.

SMART \$15.00 SUITS FOR WOMEN AND MISSES; Manufacturers' Sale Price \$9.00. Elegant variety for satisfactory choosing. All colors and sizes.

\$25 SUITS FOR WOMEN AND MISSES—Manufacturers' Sale Price \$18.00. A vast assemblage of the newest styles. All sizes and colors.

Extra Large Size \$30 Suits for Women and Misses; Manufacturers' Sale Price \$19.75. All wool fabrics, fine Poplins, Black, Navy Blue. \$7 to \$3.

Every worth while style, color and material produced this season is in this sale at a fraction of the original price. If you want to choose from the leading makers' best products and save money, attend this sale to-morrow.

Up to \$10 WINTER COATS For Women and Misses; Manufacturers' Sale Price \$6.75. All colors, all new styles, all sizes.

Up to \$14 WINTER COATS For Women and Misses; Manufacturers' Sale Price \$9.50. A big variety of new styles, colors and sizes.

Up to \$18 WINTER COATS For Women and Misses; Manufacturers' Sale Price \$12.00. Smart new styles, colors and sizes.

Up to \$20 WINTER COATS For Women and Misses; Manufacturers' Sale Price \$14.50. All new styles, sizes and materials.

Up to \$25 WINTER COATS For Women and Misses; Manufacturers' Sale Price \$18.00. Handsome effects in plain colors and mixtures with big fur collars; assorted colors and sizes.



\$18.00 Suits for Women and Misses Manufacturers' Sale Price \$12.00. All the best styles, colors and sizes.

\$22.50 Suits for Women and Misses Manufacturers' Sale Price \$14.50. Both fur trimmed and plain tailored styles. All sizes and colors.

HEADQUARTERS FOR PLUSH COATS AT KAUFMAN'S. Every garment brand new, latest style, belt and loose back models, some have fur collar, some trimmed with fur on both collar and bottom of coat. \$25.00 Plush Coats for \$19.75. \$37.50 Plush Coats for \$29.50. \$32.50 Plush Coats for \$24.75. \$45.00 Plush Coats for \$35.00. POPLIN AND BROADCLOTH EXTRA SIZE COATS FOR WOMEN. Up to \$20.00 All Wool Poplin Coats, sizes 37 to 53 \$15.00. Up to \$30.00 All Wool Broadcloth Coats, sizes 37 to 53 \$20.00.

Startling Jewelry Specials For Saturday

Anticipate your holiday needs and save money. Here's a list of remarkable offerings that will pay you to investigate. SPECIAL SALE OF PARISIAN IVORY NOVELTIES. 50c Button Hooks, Nail Files, Cuticle Knives, etc. \$2.50 Three-piece Toilet Sets. Put up in neat lined boxes. Ivory Combs. Hair Receiver and Puff Box. Special.

MANUFACTURERS' SALE OF ROGERS AND COMPANY SILVERWARE. Tea Spoons, Manufacturers' Sale Price, 1/2 doz. \$1.24. Silverware Sets of 1/2 doz. knives and forks and lunch forks. Manufacturers' Sale Price \$1.79. Berry Spoons. Cream Ladies. Cold Meat Forks. Alarm Clocks. These are guaranteed. The latest \$1.00 Friendship Circles; set of 3 brooches. 25c Friendship Bracelets; links of sterling silver. Ladies' \$1.00 Leather Handbags. Leather lined; newest shape; Saturday only.

10c PILLOW CASES. With a 3-inch hem—size 42x36... four for 25c. 12 1/2c HEMMED PILLOW CASES. 24x36 and 45x36, each 10c. 35c MUSLIN SHEETS. Three-inch hem, size 72x90; each 24c. 50c MUSLIN SHEETS. Size 81x90 inches, good quality. Special, each 39c. 75c DOUBLE BED SHEETS. 9-inch hem, extra heavy quality. Special, each 59c. 10c HUCK TOWELS. Hemmed, ready for use, extra good quality, all white borders. Special, each 4c. HUCK TOWELS. Extra good, fast linen, size 17x24, assorted borders. Special, each 10c. 15c TURKISH BATH TOWELS. Large white towels. Special 12 1/2c. 29c TURKISH BATH TOWELS. Extra heavy towels, large sizes. Special 19c. 50c TURKISH BATH TOWELS. Fine colored border, extra large size and heavy quality. Special 39c. 8c LANCASTER APRON GINGHAM. Remnant lengths. Special, yard 6 1/2c.

WINTER COATS FOR GIRLS

ALL COLORS, STYLES AND SIZES FOR GIRLS UP TO 14 YEARS. GIRLS' \$3.50 TO \$4.00 NEWEST WINTER COATS—Manufacturers' Sale Price \$2.75. Choice of Corduroys, Astrakhans, Modeled Lamb. Assorted colors. Sizes from 2 to 14 years. GIRLS' \$5.00 TO \$6.00 NEWEST WINTER COATS—Manufacturers' Sale Price \$3.75. Choice of Corduroys, Astrakhans, Modeled Lamb. Assorted colors. Sizes from 2 to 14 years.

Girls' \$6.50 Winter COATS Manufacturers' Sale Price \$4.95. A big range of styles and materials to choose from, assorted colors. Sizes 2 to 14 years.

Girls' \$7.50 to \$8 Winter COATS—Manufacturers' Sale Price \$5.95. Choice of Corduroys, Mixtures, Zibelines and Modeled Lamba. Assorted colors. Sizes 2 to 14 years.

Girls' \$8.50 Plush and Fur Trimmed COATS—Manufacturers' Sale Price \$6.95. Fur collar models, sizes 2 to 6 years. Fur trimmed styles, sizes 6 to 14 years shown in black, navy and brown.

Girls' \$10.50 and \$11.50 Plush and Fur Trimmed COATS—Manufacturers' Sale Price \$8.95. Both high grade garments of best materials and lining. Plush coats, sizes 6 to 9 years only. Fur trimmed coats, sizes 6 to 14 years.

Bargains Galore In the Bargain Basement

DRESS GINGHAM. Fine grade, 32 inches in many styles and colors, yard 10c. 75c Baby Blankets, each 45c. These Blankets are pink and blue with animal designs, size 36x50 inches; wool finish and heavy quality.

\$2.00 WOOLNAP PLAID BLANKETS. Fancy gray, blue and pink plaid blankets; size 64x76 inches. Subject to slight imperfections. \$2.25 FLEECEDOWN PLAID BLANKETS, PR. Fancy plaid blankets in blue, tan, pink and gray; size 70x80 inches. Extra good quality.

\$3.00 PLAID WOOLNAP BLANKETS. Full double bed size woolnap blankets that will give you good wear, in a large range of colorings. \$3.50 PLAID WOOLNAP BLANKETS, PAIR. This blanket is a very heavy quality, made of extra fine cotton yarn with a soft fleece surface.

\$3.95 FLEECEDOWN PLAID BLANKETS, PAIR. Beautiful Fleece-down Blankets, in plaid block designs, silk bound; colors, pink, blue and tan; size 72x78 inches. \$4.00 PLAID WOOL BLANKETS, PAIR. These Blankets are made by one of the best mills in Pennsylvania and come in tan, gray, pink and blue plaids; double bed size.

\$4.50 WHITE LAMBS' WOOL BLANKETS, PR. White Lamb's Wool Blankets, with a slight cotton mixture; pink and blue borders; size 70x80; slightly imperfect. \$5.00 PLAID WOOL BLANKETS. An Extraordinary Value; Pair \$3.95. Beautiful 3-inch plaid wool blankets, in tan, gray, pink and blue checks. Size 65x80 inches.

15c COTTON BLANKETS, PAIR. Heavy Cotton Blankets, in tan, gray, colored borders; size 72x80. \$3.00 WOOLNAP BLANKETS. Extra large, tan, with fancy borders, size 72x84. Special, pair \$1.98. HAYDEN'S CEDAR OIL MOPS AND OIL SPECIAL. \$1.50 Mop, complete with 4 1/2-ft. handle. Manufacturers' Sale Price \$1.98. 75c Mops, complete with 4-ft. handle. Manufacturers' Sale Price \$1.50. 1 pint Hayden Oil. Manufacturers' Sale Price 19c.

Rag Rugs. Our rag rugs are the talk of the town. Beautiful colorings and quality at underselling prices. 18x36, each 25c. 25x36, each 35c. 25x50, each 49c. 30x60, each 86c. 36x72, each 97c.

Unmatchable Millinery Values in This Sale

This Season's Newest Trimmed & Untrimmed Hats at Maker's Cost. New \$4.00 Trimmed Hats \$2.90. Attractive new styles, trimmed with ostrich bands and pompons. New \$5.00 Trimmed Hats \$3.90. Handsome Velvet Hats, in a big variety of styles. New \$7.50 Trimmed Hats \$4.90. Only one of a kind, trimmed with aigrettes, pompons, wings and buckles and made of good velvet.

FOR SATURDAY ONLY Special Sale of \$1.50 Ladies' Kid Gloves \$1.19. 300 pairs of Ladies' 2-button Kid Gloves, in black and white, white and black, four rows silk stitching; also all the new plain colors. On Sale—First Floor.

500 New Girls' Serge & Corduroy Dresses

The Surplus Stock of a Big New York Maker. Girls' Wool Serge DRESSES; Worth \$3.00. Manufacturer's Sale Price \$1.95. Girls' All Pure Wool Serge and Corduroy Dresses. Manufacturer's Sale Price \$2.95. Charming new frocks in assorted colors and made of good quality wool serge. All the newest Fall models, nicely made and trimmed. Sizes 8 to 14 years. Worth up to \$5.00. This Fall's smartest creations, well made and trimmed. Navy blue and a lot of other good colors. Sizes 8 to 14 years.

Girls' All Pure Wool Serge Dresses; Worth \$4.00. Manufacturer's Sale Price \$2.45. The newest of the new Fall styles, beautifully made and trimmed. A large variety from which to choose. All sizes.

Girls' All Pure Wool Serge Dresses; Values up to \$7.00. Manufacturer's Sale Price \$4.95. The newest of the new Fall styles, beautifully made and trimmed. A large variety from which to choose. All sizes.

Attractive new Fall styles, in all colors; sizes 8 to 14 years.

Attractive new Fall styles, in all colors; sizes 8 to 14 years.

Two Big Specials in BLOUSES

A Prominent Maker's Surplus Stocks. Over 300 New Fall WAISTS, values up to \$1.50; Manufacturers' Sale Price 93c. Women's New Fall WAISTS, values up to \$4.00; Manufacturers' Sale Price \$2.93. Beautiful Voiles, Organdies and Seco Silks, attractive white and fancy stripes; either lace or embroidery trimmed, long sleeves; all sizes from 36 to 46. Almost endless variety of new styles from which to choose. ON SALE—FIRST FLOOR.

These are simply exquisite. Every blouse in new and decidedly handsome styles. Made of shadow laces, pussy willow, taffeta and crepe de chine silk in plaids, stripes and all the newest colors; sizes 36 to 46. Don't fail to see them if you want a rare waist value. ON SALE—FIRST FLOOR.

Children's \$2.00 BATH ROBES; Manufacturer's Sale Price \$1.23. Made of Beacon Cloth in a lot of assorted colors, well made and cut full and roomy. Sizes 8 to 12 years.

KAUFMAN'S MARKET SQUARE UNDERSELLING STORE