New York, April 29 1905.

NOTICE.

To Board of Education, owner of building to be erected at Mutter

UNDER THE NEW UNLIMITED LAW ONE ACCIDENT during construction may seriously involve you.

AGREEMENT OF CONTRACTOR to save you harmless, cannot always be enforced, and it does not save you from the necessity for a court defense of actions brought directly against you.

LAWYERS often ignore the contractor and sue the owner; or sue the owner and contractor jointly.

THE LARGEST COMPANY IN THE WORLD writing liability insurance issues an OWNER'S CONTINGENT LIABIL-ITY POLICY defending suits against the owner. Premium \$25, up. Particulars on request.

DAVID BLACK, Liability Insurance,

Established 1886.

46 Cedar St., New York.