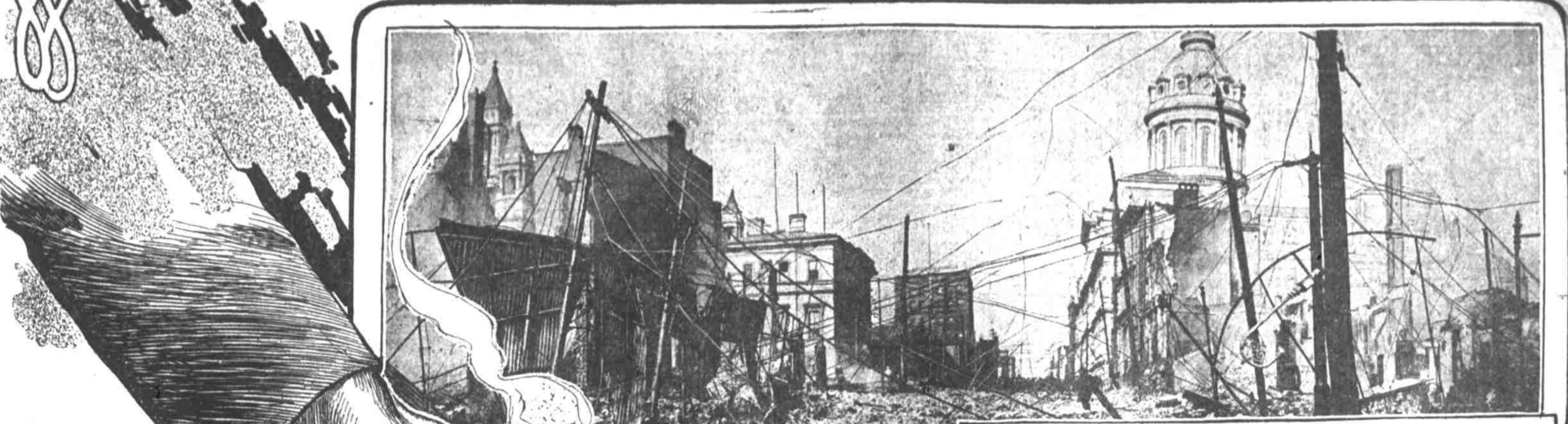


WASTED BY FIRE \$240,000,000 A YEAR.



Preventable Losses Reach Stupendous Figures Throughout the Country.

DURING last year the American people adhering scrupulously to their established rules of building construction, managed to burn down \$199,383,300 worth of property.

It was a disappointing record. The average per year for the last five years has been \$251,000,000.

This year, however, has done fairly well in the property-destroying line, for it has furnished such record conflagrations as the Atlanta fire and the Chelsea blaze, the latter involving insurances amounting to \$8,846,879.

Europe gazes with awe upon the lavishness of the United States when it comes to grand bonfires. Some European countries are so envious that they profess to regard us as a peculiar breed of lunatics, unique in our ambition to possess the continuous record for unparalleled fire losses, in life and money, as we are rapidly acquiring world records in most other forms of human—and inhuman—endeavor.

Building experts, insurance underwriters and specialists in public safety at home are

more moderate. They class us simply as idiots.

The difference is that the lunatic originally had some intelligence; the idiot had none.

All the while, according to the opinion of Richard L. Humphrey, who is engineer in charge of the structural material investigations of the United States government, and has held the highest official positions in the national advisory board on fuels and structural materials, insists that the millennium in fireproof construction is at our command for the wishing of it.

The spectacle of a whole nation ardently engaged in erecting buildings studiously planned to be ardently burn down again is curious—more curious to its own eyes than to the eyes of others.

It meant a per capita loss of \$6.10 to the entire population of the country. If we disregard 1906 on the score of long-suffering Providence and merge it into

the losses of the last decade, the price which every man, woman and child still pays annually on the average of ten years for the national bonfires is \$2.70.

As a means of comparison, it may be remarked that in 1905 the 154 cities having a population of over 30,000 sustained a total fire loss of \$52,787,371, or a per capita loss of \$2.42. The cost of new buildings erected in forty-nine leading cities in the same year was \$644,620,873; in 1906 it amounted to \$678,710,969, and in 1907 to \$661,076,286. It does look as though the population were indulging in all the conflagrations it can possibly afford.

And the total number of deaths from burns and scalds in 1900, the latest census year affording figures fairly reliable, was 6772—a holocaust which did not include those who perished of suffocation in the nation's innumerable fires.

It is all—or nearly all—needless, those thousands of agonized deaths as well as those hundreds of millions of waste of wealth.

No more authoritative explanation of how needless they are nor of how surely avoidable they are could be obtained than this, which has been specially prepared by Mr. Humphrey, government expert:

"The enormous losses of life and property by fire form a subject which should be widely exploited, in order that the public may be brought to a thorough realization of just how great this danger is. Catastrophes such as the San Francisco earthquake and the fires at Collingswood, Ohio, and Boyertown, Pa., prove to be but a nine days' wonder, during which the public is horrified and the question of safety in building construction is a common topic of conversation.

"By reason of the impossibility of securing immediate legislation which will correct the evils the disasters expose, the public soon lapses into a condition of indifference, from which it is shaken only by some similar holocaust.

"Numerous buildings are being erected in many parts of this country to which the term 'fireproof' is applied under the building laws. Their occupants enjoy a false sense of security, which leads them to relax or disregard the simple precautions so necessary for their safety.

"Probably no one stops to consider the lack of safety in the so-called 'fire-escapes' many of them

exterior stairways so constructed that under ordinary conditions it is difficult for any one to walk down safely with any degree of rapidity. How much less likely, then, are people, under the excitement of a fire, to escape from a building?

"In a fire people are practically bereft of all reason, incapable of acting intelligently for themselves. It is only necessary to bring to mind such catastrophes as I have referred to, and the Iroquois Theater, in Chicago, to realize that people under such conditions are like a flock of sheep or a herd of stampeded cattle.

"A proper means of escape from a structure in the event of fire is one by which a person is conveyed quickly from the upper to the lower portions without being compelled to exercise any volition in the matter and without endangering his safety.

"It would seem that we might take as an example of a suggested contrivance for rapid and safe exit in case of fire the wooden chutes, commonly known as 'down and out' which are to be found at the seashore resorts and used for purposes of amusement.

"Such an arrangement would be practically adaptable in the case of schools, theaters and hospitals, where a straight chute from the upper to the lower floors would enable the inmates, and especially the children, to be quickly and safely removed from the building. Even in the case of hospitals the patients in their coats could be removed in properly constructed chutes without serious disturbance.

"In considering the question of safety in structures where large numbers of women and children or human beings more or less helpless are assembled, the height to which such structures should be erected becomes one of prime importance. I am of the opinion that structures of this character should not be allowed that are more than two stories in height. In such structures it would be practical to install one or more chutes from the second to the first floor, making it well-nigh impossible for the inmates to be injured in the course of their escape.

LAWS INADEQUATE

"The building itself must be of the highest fire-resistive type, in order to reduce the loss of life to a minimum; it is evident that no type of fire-escape or other means of exit will prevent loss of life where the structure is a tinder box.

"The loss of life and property by fire in this country is appalling. The whole nation was interested in the Congress of Governors, held in Washington during the month of May, for the conservation of the natural resources of the United States. If it is necessary to conserve these natural resources, it is not much more necessary to conserve the structures in which the resources have been utilized.

"When we consider that the annual losses by fire in this country are between \$2 and \$3 per capita, while the per capita losses in the principal cities of Europe do not exceed 33 cents per annum, it is evident that the laws in the United States must be either entirely inadequate or inefficiently enforced.

"The great cities of this country—New York, Philadelphia, Chicago—are so full of firetraps, especially in the congested districts, that it is miraculous they were not destroyed long ago.

"While it is true that in Europe the per capita losses are much less than in this country, we should not lose sight of the fact that the knowledge of the methods of fireproofing abroad is no better than our own. The low annual per capita losses there are due to the fact that all buildings are required to be of a much higher type. It is the construction of flimsy fireproof boxes, which are not tolerated abroad, that is responsible for our excessive annual losses from fire.

"Our knowledge of the fire-resistive properties of the building materials is rapidly decreasing; new forms of construction are coming into existence, which offer far greater resistance to fire than has heretofore been attainable.

"If one would but study some of the recent fires which have occurred in reinforced concrete buildings and note the comparatively small loss sustained, as compared with the enormous losses of other forms of construction, it would not be hard to understand that a possible millennium is far from being unattainable.

"It should be borne in mind, however, that it is not possible to obtain an absolutely fireproof structure. The term 'fireproof' is a relative one, for, if the intensity of a fire be sufficient, and if it be sufficiently prolonged, there is no building material that can resist its effect.

"Buildings must, therefore, be designed to offer the maximum resistance possible; but the maximum can be so high that buildings will be practically fireproof under ordinary conditions, and, in great conflagrations, the losses recorded would be reduced to a minimum."

DECIDE NOT TO DIE AND FORM 100 YEAR CLUB.



Prof. W.B. Latta, A Prominent Member.

William V. Stewart, Treasurer.

Senator W.R. Wood, President.

Dr. Edward Lewis, Vice President.

WHEN Wu Ting-fan, some time ago announced that he expected to live to the age of 200 years, people from all parts of the country wrote to ask him how he could do this. His reply did not coincide with the theory of Metchnikoff that the removal of the large intestine would conduce to old age. He said that his recipe was two meals a day, abstinence from meat, a diet of wheat bread, nuts, cereals and fruits, deep breathing, mastication, and exercise.

Before Mr. Wu made this announcement a club had been formed out West, the members of which believe they will live to the age of 100 by a method of living much simpler than Wu's.

Smiles and a liberal use of lemons are the chief requirements. The 100 Year Club, of Lafayette, Ind., founded by Professor W. Earle Flynn, of New York, is composed of the most prominent men of the place. State Senator Wood is president.

provided enough are taken, for lemons are supposed to kill the microbes that prey on the human system.

The 100 Year Club was the outcome of the appearance of Professor W. Earle Flynn, Professor Flynn skipped into Lafayette wearing a smile and a very light-colored suit of clothes. He has a theory that light-colored clothing produces smiles and smiles beget health. He allowed the public to feel his muscles, measure his expansion and stand on his chest.

Professor Flynn made an impression. He gained the indorsement of the ministerial association and began preaching his doctrine.

Professor Flynn's theory of life might be described as a mixture of physical culture, mental science, smiles and lemons.

In the beginning he impressed the idea that the mind plays a great part in life, and this sounded good to the ministers. They decided that the churches should pay a little attention to the welfare of the living—that good health is a part of religion.

INTERESTED MINISTER

One week after Professor Flynn came, the Rev. John P. Hale, pastor of the Second Presbyterian Church, and a nephew of Edward Everett Hale, preached a sermon in which he acknowledged the work of Christian Science, and predicted that shortly all Christian churches will make the health of their members a department of church work.

When Professor Flynn arrived at Lafayette he declared that he would soon have the old stiffs dancing the cancan. Dancing is not in the curriculum of the 100 Year Club, but several of the staid members have been cutting capers and doing stunts to the amusement of the inhabitants.

At the same time they keep on smiling—and eating lemons.

The chief doctrine of the 100 Year Club is that life is a joy. If one is really to live happily apart from predigested food, he must get in tune with himself. The mind plays a great big part—one must think right and believe. The habit of smiling, accompanied by a few simple regulations—and lemons—gets the mind working as it should.

The rules of the 100 Year Club are not especially strict concerning diet. Members pledge themselves to eat less and masticate more. Two meals a day, with especially a light luncheon, is decreed sufficient for an able-bodied man.

IN 1907 the scant two hundred millions of losses included no fewer than twenty-five fires, each of which entailed destruction amounting to half a million dollars. There were two that overtopped the million—one that burning the street railway car barns in New York city in April and the other the great elevator fire at Superior, Wis., in September.

Nearly all of those large fires were community fires—conflagrations spreading from building to building in the various communities where they occurred, impossible of limitation more economical than they received, even by fire departments which are as much marvels to Europe as are the conditions that foster the fires they fight.

The building laws and the well-nigh imbecile laxity in enforcement of the building laws of the different communities that so insanely burned their money were directly responsible for the enormous losses.

If there were any one year that presented other and better conditions of laws and construction, the lurid, flaring horizon of the chronically combustible United States might present some safe haven. But the records of the years are unvarying in their vistas, as though one could not gaze across the perspective of the decades without beholding this huge, new, rich empire of man the sport of a race of incendiaries, with a far succession of volcanoes leaping flames to the incentive of their torches.

For the five-year period up to 1907 the destruction by fire in the United States amounted to \$1,257,955,000, an average of \$250,000,000 and more per year.

The fire sequent upon the earthquake in San Francisco put upon the year 1906 the extraordinary burden of \$350,000,000, raising its total to \$1,611,500,000, an amount which may not be equaled for ages to come—which may never be equaled if the American people in the matter of their conflagrations should achieve sense enough to lock the stable door before the horse is stolen instead of afterward.

The record of thirty-three years, compiled from the statistics gathered by the National Board of Fire Underwriters, shows at a glance the steady, startling increase in America's waste of its most substantial values:

Year	Aggregate Property Loss	Year	Aggregate Property Loss
1875	\$4,102,385	1893	\$11,516,058
1876	\$4,851,600	1894	\$12,344,270
1877	\$5,263,800	1895	\$10,068,444
1878	\$1,815,900	1896	\$12,195,232
1879	\$7,703,700	1897	\$18,327,420
1880	\$1,443,400	1898	\$10,254,575
1881	\$1,045,600	1899	\$10,253,895
1882	\$4,109,024	1900	\$23,327,830
1883	\$1,001,278	1901	\$16,029,892
1884	\$1,008,811	1902	\$48,837,810
1885	\$2,518,786	1903	\$22,195,057
1886	\$1,074,280	1904	\$41,205,182
1887	\$2,023,985	1905	\$29,195,057
1888	\$2,023,985	1906	\$350,000,000
1889	\$2,023,985	1907	\$18,411,800
1890	\$2,023,985	1908	\$19,182,800
1891	\$2,023,985		
1892	\$2,023,985		

That overwhelming fire loss of 1906—\$518,411,800—with an earthquake visitation as the occasion for \$350,000,000 of it, has been ascribed in the cheerful American fashion of disclaiming responsibility to an act of Providence.

It being the business of the insurance companies to pay the fire losses and of the people to brace up and recoup the uninsured losses, Providence might as well bear the blame. Everybody composedly let it go at that.

But the analysis of San Francisco's buildings made subsequently showed that America's building methods, rather than long-suffering Providence, were to blame for not only a vast percentage of the fire losses, but also for much of the damage effected by the earthquake. So even that exceptional year of disaster harked back to the people in proving them their own worst enemies.

Those losses of 1906 cost more than the nation's whole wheat crop, which was \$490,822,760; it approached the value of the cotton crop, worth \$641,730,421.