

## THE FIRE INSURANCE SITUATION IN AMERICA

Through Chicago department offices a business aggregating sixty millions of premiums annually is now conducted at a loss. Such is the unusual condition of the fire insurance business in the West at the present time. And the West is no exception to the general rule. There is no profit in the fire insurance business in this country under existing conditions.

While the prevailing conditions are abnormal they are not entirely without explanation. Excessive fire loss has been observed to precede panic and follow the return of good times. In the first case the cause is "moral hazard" beyond question. In the second case it is the reverse of "moral hazard" as that term is ordinarily used. Crowded and unclean conditions of factories, shipping-rooms and storerooms, overcrowded and incompetent employees, and the general disposition "to do business" and not to stand on the order of doing will account for much of the fire waste of these periods which follow a general revival of business after a depression. In one of these periods we now find ourselves and history is repeating itself.

General causes however, do not adequately explain the present unusual unprofitableness of the fire insurance business. There are specific causes which contributed to this result.

During years of comparative profit,

have thus far collected practically no additional premium.

In the opinion of most underwriters it is incumbent upon the companies to help reduce the fire waste, and an honest, serious effort in the face of much discouragement has been made in that direction. Such efforts are now being pressed with all the vigor permitted under laws which too often regard the company as a public enemy, whose suggestions are to be avoided and whose operations are to be hampered, on the "know-nothing" theory that the company's loss is the public's gain.

Fire coroner laws have been encouraged everywhere and in one State—Ohio—enacted. Proper building ordinances have been published and distributed, and the enforcement of all sound building regulations assisted by charges in rate for violations of same. Schedules have been prepared with great care, under the operation of which good construction, care of premises, and protection of property have been rewarded by substantial credits; and faulty construction, unclean condition and hazardous occupancy are severely penalized in the making of the rate. Under the plan of schedule rating also the rates on classes of business known to be unprofitable have been materially increased and more equitable distribution of the fire insurance tax thereby effected.

The cost of fire insurance is largely in the hands of the people. It is always influenced by the losses paid and the taxes imposed. So to whatever extent the public increases or decreases pre-

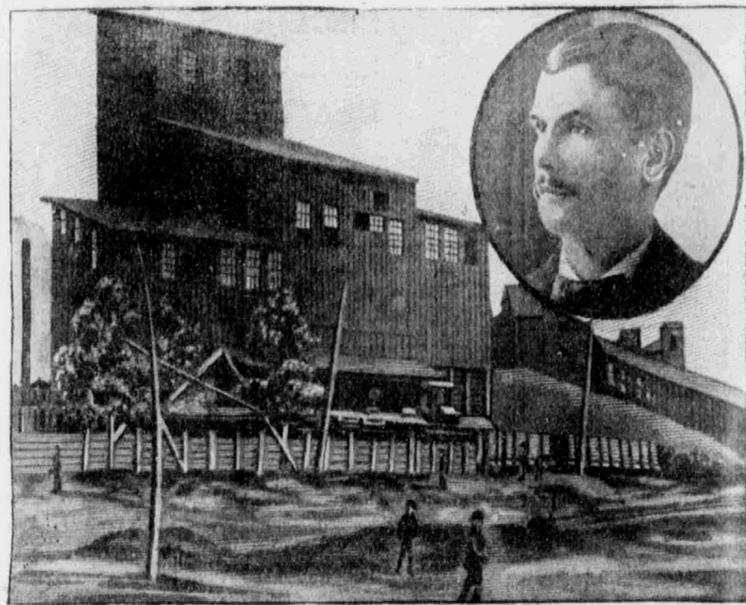
than cost. In fact, there is nothing in the world cheaper than fire insurance, and it might be cheaper were losses and taxes less.

### PORK AS SEEN IN HISTORY. Many Contentions Have Arisen Over Its Use as Food.

The hog of today constitutes no less than 370 different articles of commerce, and next to cotton and wheat furnishes the largest values in exports from the United States. Its name has become an epithet. Its application to man means greed and brutishness. It is commonly supposed to be a scavenger, like the puddle duck. It takes mud baths. So do men. There is much virtue in mud. The hog bathes in pools of it to coat his skin against the attacks of insects; man dips his fostered hide in it to improve his circulation and draw out his gout and rheumatism. The hog is pachydermatous; so is man—notwithstanding Cuvier's classification. I have seen men, know men today, with skins thicker than the hide of the rhinoceros. The hog is omnivorous—so is man. The hog is carnivorous by choice—so is man. The hog is herbivorous, granivorous, omnivorous and phytivorous by education—so is man.

These reflections are induced by the indignities offered a useful animal. The hog was the cleanest of beasts until man built a sty and imprisoned him in filth, fattened him on filth, killed him in filth and ate him in filth. No animal, wild or domestic, is so clean about its bed as the hog. It wants pure, sweet, fresh straw every time. The hog has brains. It has been known to excel the pointer in scenting quail. An au-

### THE MACHINE—AND THE MAN. FIRST HAS A CAPACITY OF 1,000 TONS A DAY, SECOND HAS A CAPACITY FOR HARD WORK.



No more striking synopsis of the situation in Pennsylvania could be found than the above photographs of the great Columbia Washery and Benjamin James, a well known officer of the United Mine Workers, which organization is conducting the mammoth coal strike. It illustrates the machinery against which the miners must buck, and the typical miner.

Under stress of strong competition, rates were reduced in many instances below the profit point, and companies now find themselves unable to restore those rates to a profitable basis because of legislative obstacles or lack of co-operation among themselves or other causes.

The mammoth strike of the present day, with its immense unbroken areas and mass of inflammable contents, has been prolific of fires, and constitutes a standing menace to the safety of adjacent property. The erection of large area buildings of various sorts, without corresponding safeguards or even ordinary care being used in their construction, accounts for no small number of serious losses, especially in apartment buildings.

In the face of a falling rate (with the exception of this year) extending over a period of several years the losses incurred by the companies have been increased in some States by the enactment of valued policy laws—which have put a premium on fraud and invited arson—and other laws of a Populist character.

In addition to the regular taxes levied on the property of a company, it is required to pay taxes on its premium receipts to states and counties for the general funds, to cities in support of fire departments, and besides to pay considerable local license fees. The aggregate of these special forms of taxation is a heavy burden on the business. The law of the fire insurance contract, as defined by recent decisions of courts, has been materially broadened, and the result is a decided increase in the risk carried by the company. For all of which additional liability the companies

ventable fires, increases or decreases the tax on premiums. It increases or decreases its own outlay. Better enforcement of existing laws regarding the construction and equipment of buildings, and the use of inflammables and combustibles, and more vigorous measures to detect and punish incendiaries would do much toward lightening the cost of insurance to the property owner.

Inspection bureaus have been established in nearly all large cities, and at central points of surrounding territories. Large reductions in rate are offered for the installation of mechanical appliances designed to reduce the possibility of a fire to the minimum, or calculated to lessen the loss in case of a fire. The patrols are maintained at the expense of the companies in large cities for the same purpose. An important laboratory, with a corps of trained engineers, has lately been established in Chicago for the sole purpose of experimenting with fire resisting materials and appliances, and for the investigation of materials or devices known to be dangerous, with a view to removing or minimizing the danger from those sources.

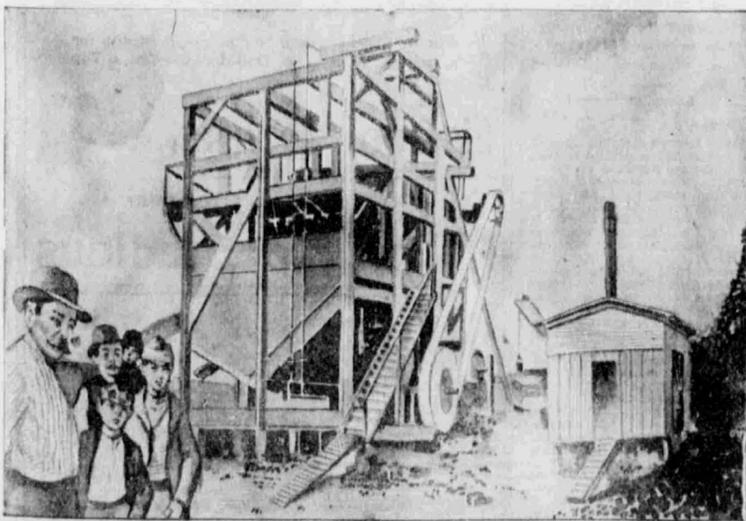
In spite of all, the excessive fire waste goes on. Some day it will "ease up" and return to normal, with a little warning as it came. In the meantime the fire insurance companies must charge for their "goods," and the public must expect to pay more until an equilibrium is established. And the policy holder of today has reason to be thankful that he can procure good indemnity in solvent companies at less

thentic instance is mentioned by Bingley in "Memoirs of British Quarrels" of a keen-scented sow that would stand at birds which the dogs had missed. Whoever heard of an educated ox or sheep? Yet we have had our stage educated hogs that could spell and play cards, count and tell the time. Hogs make docile pets. Many a poor family has its pet pig sleeping on the pallet beside the children, privileged to the best in the house.

The hog caused the biggest mutiny ever known in the history of the world, and was responsible for men being blown from the muzzles of cannon. When Great Britain shipped cartridges to India for the native troops she reckoned without her host, for the ammunition was greased with lard, which so offended the religious scruples of the sepoys that they arose as one man in rebellion. The American hog nearly caused war between Germany and the United States, and only the diplomacy of Whitelaw Reid obtained for the animal admission into France.

Moses and Mohammed were opposed to the hog because, while it divides the hoof and is cloven-footed, yet it chews not the cud. The camel is not eaten for opposite reasons—it chews the cud, but is not cloven-footed. The hare is also unclean, because while it chews the cud it divides not the hoof. All civilized nations have passed and re-passed laws governing what a man shall eat and how much it shall cost him, but the only suppurative measure that ever stood the test of time is the law of Moses concerning the hog. It has been on the statute book for 3,300 years.—New York Press.

### WHERE THE BREAKER BOYS WORK.



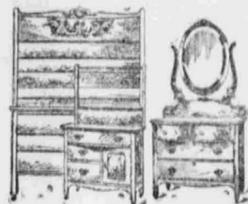
This is the breaker that breaks the spirit of boys whose ages range from 5 to 15. It is an admirable type of the ungodly monsters of machinery which grind labor so exceedingly fine. This particular breaker is a movable contrivance. It was photographed at Cranbury, Penn.

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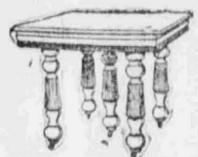
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