

PROBLEM FOR THE BUILDERS

What is Best Type of Building to Resist Fire?

FIREPROOF A WORD OF WIDE LATITUDE

Steel Protected by Terra Cotta and the Reinforced Concrete the Best Material Yet Discovered for the Purpose.

Architects and builders of the present day are much engrossed with the question whether or not there is such a thing as an absolutely fireproof building...

Lessons of hard experience were taught and learned in the partial destruction of San Francisco in such a progressive country...

Remarkable as the differences are in the number and fatality of railroad accidents in the United States and Europe...

The primeval forests of Europe have long been completely exhausted and the buildings in those countries are built, at least externally, of combustible material...

Forests in abundance at close range and the comparative greater expense of securing building materials of more heat-resisting qualities have resulted in the building of cities of wood throughout the entire breadth of our land...

A strictly fireproof building must cover two essential points—resistance from without and resistance from within.

What is Really Fireproof?

Steel is looked to as the only real solution of the problem by present day builders by reason of its known and scientifically measured resistance up to 1,800 degrees of heat...

The next step, therefore, leading to a completely fireproof structure is that the steel be enveloped and covered with a material which has previously passed through a melting degree of heat...

If, therefore, a building should contain 100 tons of combustible material, the covering of the steel and terra cotta would have to be enormously heavy to resist such a fire...

With reference to the external protection of the steel building, the windows should be of metal frames and wire glass if another building is adjacent...

Nebraska Life Insurance Business for Year 1906

Table with columns: NAME, Insurance in force Jan 1, 1907, Premiums on Total Insurance in Force, Insurance Written, Terminations (Total, By Death).

YEAR'S SURETY BUSINESS

Review of Twelve Months Shows that Much Progress is Made.

MANY CHANGES FOR BETTER NOTED

Harry S. Byrne Points Out Improvements in Methods and Results That Have Come With Added Experience.

The past year was productive of many changes in the surety world. From a financial standpoint it was a successful one for most of the companies...

There is little question but that the companies are becoming more closely identified in the matter of rates and conditions...

There has been considerable discussion of matters which are of vital importance to the business and such problems as the 10 per cent limitation imposed by the federal government...

For example, bonds covering individual bank deposits, bail bonds for automobile owners and the new fidelity insurance policy...

Several of the companies, notably the National, Metropolitan and Aetna, found it to their advantage to cultivate the acquaintance of their general agents...

INSURE BUSINESS PROFITS—A systematic advertising campaign through the columns of The Bee will do it at small cost.

MIND WRECKED BY DISASTER

Loss of Family in Chicago Theater Fire Drives Husband and Father Insane.

One of the many tragedies of the Ironclad fire had a new chapter. The arrival of the White Star liner Cedric in New York March 21 from the Mediterranean brought it.

James Henning, a first cabin passenger, went mad in midocean and was put under guard, the cause of his attack of insanity being continual brooding over his sorrows.

His three children, Charles, aged 5, Edwin, aged 11, and William, aged 14, were burned to death in the great theater horror, and his wife was so badly injured in the same disaster that she died six weeks later.

At the time of the fire Mr. Henning and his family lived at 6749 Prairie avenue, then he has been a wanderer, with nominal residence in Ann Arbor.

It was during the return voyage from a long stay in Africa along the Mediterranean that Mr. Henning became insane. He soon developed suicidal symptoms...

When the Cedric anchored off Sandy Hook Mr. Henning got on deck and attempted to jump into the sea. He was caught by the cabin steward as he was running to the rail. He put up a sharp fight, biting the steward on the hand.

He was put in a strait jacket. When the ship docked at New York later he was taken to St. Vincent's hospital, whence he was transferred to the psychopathic ward at Bellevue.

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1900 Columbia Fire Insurance Co. 1907 Officers

Table showing Capital Paid in Cash, Total Resources, ASSETS, and LIABILITIES.

Premium Income Since Organization, Losses Paid Since Organization

1906 BUSINESS

Table showing Premiums, Losses, and State Agents for various states.

A prominent, strong, influential western organization, with an aggressive field force. No overhead writing. Insurance against loss from fire, lightning, cyclone, tornado and windstorm.

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