

Some Things You Want to Know

Loss by Fire

The American people are spending an average of \$1,000,000,000 a year to construct new buildings. The annual loss by fire and expense of fire protection amounts to \$500,000,000. In other words, we lose by fire in two years as much as we gain by new construction in one year. This enormous loss is shown by statistics gathered by government agents and relates exclusively to buildings and their contents. If the loss of fire were included the total loss would be very much greater.

The actual amount of property destroyed by fire in a year when there was no great conflagration was over \$25,000,000. This represents a total and actual loss charged against the resources of the country, for not one cent of that sum can be saved. If a total loss and economic experts call it "waste." The money paid to owners of burned buildings by insurance companies does not restore a penny of the value of the property destroyed—it merely distributes the loss among all persons who pay premiums on fire insurance policies.

To this huge sum, which would be fully \$50,000,000 if all fires were reported, must be added as a part of the annual loss by fire the expense of fire protection. Property owners pay to the insurance companies actually \$150,000,000 over and above the total amount paid back to the people in settlement of losses. This sum is forever lost to the property owners. The maintenance of fire departments in American cities costs a total of \$50,000,000 a year, and according to the United States geological survey, the annual cost of water works equipment chargeable to the account of fire protection add over \$20,000,000. In addition to these public expenditures, most industrial plants maintain private fire fighting apparatus. Factories are equipped with automatic sprinklers and the like, making an annual charge of over \$10,000,000.

Thus it is shown that in the United States \$250,000,000 goes up every year in smoke, while another \$50,000,000 is spent to prevent the flames taking the larger toll of our property. That the money spent for fire protection is well invested is proved by the fact that cities suffer comparatively less from fire than do rural communities. At the same time the money spent in this manner represents an economic loss to the property owners and taxpayers who must foot the bill.

Taking into account only the actual loss of property consumed by fire, it appears that the annual fire waste amounts to \$2.51 for each man, woman and child in the country. The annual per capita loss by fire in the six principal countries of Europe is only 30 cents. American fire fighting apparatus is the best in the world. American firemen are quicker than any others, and as brave as the bravest. Yet the tax on the resources of the nation by fire loss is eight times as great in the United States as in Europe.

The reason for this alarming discrepancy is to be found not in the people, but in the buildings. In Europe, buildings are constructed largely of fire-proof materials, and under the strict supervision of officers who compel the builder to take every possible precaution against fire. In America, the majority of the buildings are constructed of wood, and even those built of brick, stone and iron prove often to be fire-traps because of improper and care-

less construction. In one year the fire loss in frame buildings was more than \$100,000,000, as compared to \$25,000,000 on buildings of brick, stone, etc. The number of frame buildings burned was 12,000, as compared with 3,000 buildings of other material.

The greatest single property owner and builder in the country is the United States government. The federal government is the owner of buildings costing more than \$200,000,000, and it is putting up new buildings to the cost of \$20,000,000 annually. The government carries no insurance on its buildings, preferring to assume its own risks. That this is a wise policy is indicated by the fact that if the buildings were insured, it would cost \$200,000,000 a year in premiums. The loss by fire has amounted to less than \$10,000,000 a year for a quarter of a century.

With this apparent immunity of government buildings from fire is quite surprising. The buildings are constructed with a view to making them fireproof, and the vast majority of them are surrounded by fireproofing. But the government is not satisfied, and to this end the geological survey maintains a laboratory for the purpose of testing building materials. Its investigations include all sorts of construction material, and the tests are very severe. For instance, a material, stone, concrete, tile or the like, will be subjected to ordinary fire temperature, about 1,000 Fahrenheit, and, in another test, to conflagration temperature of 1,500 degrees. The material is drenched with water and its behavior then observed. Tests are made to observe how rapidly temperature is transmitted from one side of a wall to another, the investigations comprising walls of varying thickness and material. By means of these tests the supervising architect of the treasury, Uncle Sam's master-builder, determines the fireproofing qualities of various materials and selects the best for use in new government buildings. Engineers make a special study of planning buildings to prevent the rapid spread of fire. Efforts are being made to secure the enactment of stricter building codes. The use of wood for building purposes is prohibited in certain areas in nearly all cities, and the tendency is to increase these "fire districts," as they are usually called.

But in the smaller towns and villages, and in the rural communities, wood is still the most used building material, and there are few, if any, legal means to regulate construction. One-half of all the fires in the country are traced directly to faults of construction, and a large proportion of the "causes unknown" responsible for another quarter of the fires also may be safely charged to the same account. Defective flues and chimneys head the list of fire causes, followed by faulty fireplaces, heating and lighting apparatus and the like. In the smaller towns and villages, things are more or less haphazard, the use of wood is prohibited both by law and by the expense. Every building must be erected under the eye of an officer who will enforce certain rules and regulations evolved from the actual experience of centuries. There a house is built to last forever, and great pains is taken with it in the beginning.

In America the abundance of comparatively cheap and easily worked timber

makes wood the chief building material. The greater number of the buildings are erected where there is neither supervision nor machinery to enforce the regulations, if they existed. And houses are not built to last forever. A farmer builds a barn with the definite idea of "making it do until I get enough money to put up a big barn." An artisan builds a cottage which at no time is sufficiently secure to oblige the vision of the better house to be built on the ruins of this one in a few years. The merchant looks forward to a progress from smaller to larger buildings as a matter of course. And the man who builds to rent does it as quickly and as cheaply as possible. In this phase of American life is to be found one grain of comfort with respect to losses by fire—many of the buildings burned would soon be razed anyhow to make room for others.

Statistics show that wherever communities, on account of poor construction and no fire protection, suffer most from fire loss. That portion of the country where timber is abundant suffers more than the sections where the timber is exhausted, or where there never was much wood. Small cities suffer more in comparison than do large cities, largely on account of the greater use of wood for construction and the more lenient building laws. The southern states lose more than any other geographical section, largely because the climate does not compel adequate arrangements for heating. The open fireplaces do their deadly work.

The insurance companies collect in one year \$150,000,000 more in premiums than they pay back for losses, yet they claim that they do not make money. The expense of administration is heavy. And there is a flagrant like that of San Francisco will wipe out a surplus of years. The National Board of Fire Underwriters asserts that the San Francisco earthquake wiped out every dollar of profits from underwriting the companies had made since 1890, and \$75,000,000 more. But of course the companies had made money by the use of the capital paid into their coffers by policyholders, and they do not depend altogether on underwriting profits.

It is not possible to stop all losses by fire, but it is possible greatly to curtail the enormous drain upon American resources entailed by fires which have their origin in carelessness. Building codes should be supplied and enforced, even in rural districts, and wherever possible new construction should be fireproof. A waste of \$25,000,000 and a loss of twice that much every year by fire is too much for even rich America to pay. And then there is the great loss of life due to bad construction—it is not necessary to repeat the tragic tales of the fire of the Boreo town moving picture show and the Colliwood school.

The enormity of the loss by fire was thus forcibly illustrated by Charles Whiting Baker, editor of the Engineering News. "The buildings consumed by fire in one year, if placed on lots of sixty-five feet frontage, would line both sides of a street extending from New York to Chicago. A person journeying along this street of destruction would pass in every 1,500 feet a ruin from which an injured person was taken. At every three-quarters of a mile in this journey he would encounter the charred remains of a human being who had been burned to death."

Tomorrow—The Far Industry.

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Five Fumed Oak Chairs.....
One Fumed Oak Arm Chair.....

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Buffet, finished in wax golden oak; 46 inches long; mirror 12x12 inches; linen drawer lined; price, each.....
Wax Oak Buffet; 40 inches long; 8x36-inch French plate mirror—price each.....

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You should see the new styles of Craftsman Rugs, made in two tones and in various designs, particularly desirable for bed rooms, dining rooms and living rooms. They are all wool and reversible. Prices are as follows:

30x60 size; price.....
36x72 size; price.....
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The new arrivals of lace curtains are particularly worthy of your attention. We have beautiful designs in Brussels Net, Duchess Lace, Novelty Net, Cable Nets and all the popular varieties which are made. We herewith quote a few prices on different classes of curtains shown in this stock:

Cable Nets, white and ecru, per pair \$4 \$3.25 \$2.50 \$1.25 \$1
Duchess Lace Curtains, in ivory, white and Arabian, beautiful patterns, and entirely new designs, range in price as follows:
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Novelty Net Curtains, white and ecru, with battenberg edge, per pair, at.....
Brussels Lace Curtains, in white; a large assortment with a wide range of prices, as follows, pair.....

ONE VOTE DECIDES LONDON ELECTION

(Continued from Page One.)

of the four provinces and the capital of Rhodesia will be visited, and probably there will be a visit to the Victoria falls.

The first union Parliament opened at the end of the tour, immediately before the departure of the prince and princess for England. The Balmoral Castle, which was launched only last November, is the largest and most powerful ship on the cape service, and one of the most luxurious vessels on the high seas.

The entrance hall on the upper deck is finished in polished teak. The first-class dining saloon, with its Louis XIV. decorations and large square windows, is equal in magnificence to any west end restaurant. On the promenade deck is the lounge, fifty feet long by thirty-two feet wide, its teak wall panels hung with black and white etchings.

Satin and tulipwood decorate the library in the saloon style, and mahogany bookcases, settees, and writing tables combine artistically with the pale green wilton carpet on which they stand.

No Passion Play for Them.

Circumstantial reports have recently been published to the effect that the king and queen would visit Oberammergau this summer in order to witness the production of the Passion Play. There is, however, authority for stating that these reports are entirely incorrect, and that their majesties plans for several months to come are now so complete that it would be impossible to arrange such a visit, even if it were desired. As a matter of fact, neither the king nor the queen contemplates a visit to Germany during the present year. The only occasion upon which the queen will be away—beyond the visit she proposes to pay this month to the Mediterranean—will be when she goes to Norway and Denmark in the autumn.

His majesty's suite of rooms at the Jockey club, in the High street in Newmarket, are being overhauled in readiness for his occupation during the Craven meeting. These rooms are situated on the ground floor of the building, and open direct on to the gardens of the club. They are approached by a separate entrance, and are entirely cut off from the rest of the building.

ROYAL VISITORS IN ENGLAND

Crown Prince and Princess to Visit in London During Month of May.

LONDON, April 2.—(Special to the Publishers Press.)—It is now definitely settled that the crown prince and princess of Germany shall pay a visit to this country in May, next. Following the precedent of the recent visit of Prince and Princess Henry of Prussia, it is understood that their imperial highnesses will be the guests of the king and queen at Buckingham palace for about a week, and at the end of that time will take up their residence at one of the quieter west-end hotels for another fortnight or so. Both the crown prince and crown princess have a great liking for this country, and when younger, his imperial highness was a frequent visitor to London.

WESTMINSTER CONSECRATED

Valuable Gifts are Sent for the New Structure from All Sections.

LONDON, April 2.—(Special to the Publishers Press.)—The announcement that Westminster cathedral is to be consecrated on June 25, brought forth further gifts for the building, including altars for three of the chapels, and money for mural decoration, the total value amounting to \$12,000. Already \$22,023 has been spent on the building, and the exterior is now complete, except for the tympanum over the main entrance, which is to be filled in with a mosaic design.

TELEPHONE TO THE HOLY LAND

Government Appoints Committee to Make Some Preliminary Estimates.

CONSTANTINOPLE, April 2.—(Special to the Publishers Press.)—By the end of this

MASS MEETING FOR MEN

Addressed by CHARLES STELZLE of New York

AUDITORIUM, SUNDAY, 3:30 P. M.

DOORS OPEN 3 O'CLOCK

Also an illustrated lecture on "Workingmen and Their Conditions," by Mr. Stelzle, Y. M. C. A., Monday, April 4th, at 8 P. M.

VIENNA WANTS ROOSEVELT

Austrian Capital Eager to Welcome the Strenuous Hunter.

PEACE IN NEAR EAST CERTAIN

Present Arrangement Seems to Postpone the Conflict and Gives German Alliance Opportunity to Prepare.

VIENNA, April 2.—(Special to the Publishers Press.)—Vienna will be no whit behind the other European capitals in the cordiality of its reception to former President Roosevelt and his family when they arrive here about April 10. Emperor Francis Joseph has indicated a warm desire to meet the distinguished American, and it is not improbable will invite him to dine at a family.

Mr. Roosevelt will be presented to his majesty by the new American ambassador, Hon. Richard C. Kervens of St. Louis, who is expected to take charge of the American embassy just a week before the arrival of his famous fellow countrymen, and this presentation probably will be Mr. Kervens' first official action after the presentation of his credentials.

Society is anxious to meet Mr. Roosevelt, and he and his family will be entertained as lavishly as they will permit.

Peace Seems Certain.

The language of the Russian semi-official organ, *Pravda*, is accepted here as a sign that the Austrian government is anxious to prevent misinterpretation of King Ferdinand's and King Peter's visits to St. Petersburg, and as an indication that it does not look with favor upon a propaganda for a militant Slav policy in the Balkans. Some journals pretend that King Ferdinand must consequently be dissatisfied with the results of his journey, while others hail the tone of the *Rossiya* as proof that negotiations for an Austro-Russian understanding continue.

As I have stated, in well-informed diplomatic quarters here the immediate future in the Balkan peninsula is not now regarded so apprehensively, for it is believed that at all important points of friction Russia will exercise a restraining influence. Whatever misgivings may be felt concerning the ultimate development of the situation are inspired rather by the internal condition of European and Asiatic Turkey and by some not entirely satisfactory tendencies noticeable in the Ottoman administration. But there are as yet no means of judging whether these tendencies contain the germs of catastrophe or

whether they are, as must be hoped, merely incidental to the process of regeneration which the well-wishers of the Young Turks everywhere desire to see fully accomplished.

Austrian Naval Base.

Admiral Montecucoli of the Austrian navy, with his staff of experts, has completed the plans for the new naval base at Sebenico, on the Dalmatian coast.

The scheme for the utilization of Sebenico as a naval base is understood to be entirely due to Admiral Montecucoli, who is keenly interested in the proposal and is desirous of seeing his plans given effect before he relinquishes his command of the Austro-Hungarian navy. Already a complete wireless telegraphic station has been installed at Sebenico and the training squadron has been stationed there.

Austrian Army Corps.

The Austrian military maneuvers will take place this year in Galicia, in the neighborhood of the Russian frontier. It is seven years since this region was chosen as the scene.

Major Lueger Popular Hero.

Mayor Karl Lueger, who died recently, could have given a Tammany boss valuable points on practical politics. He undoubtedly had the strongest personal following than any commoner in Austria.

FRENCH DEPUTIES ON A TEAR

Uproar is Started and is Only Stopped by Suspending the Sitting.

PARIS, April 2.—(Special to the Publishers Press.)—The French budget was passed in the Chamber of Deputies on Thursday morning by 446 votes to 67. A series of violent and unexpected incidents then occurred. The house having decided to devote the whole of Thursday, and the last day, to the discussion of the school laws, many deputies uttered violent protests, beating on their desks and creating a great uproar. One of the members smashed the lid of his desk and used the pieces as drum sticks. Another deputy endeavored to snatch them away, and a scuffle ensued, blows and insults being freely exchanged. The president put on his hat and suspended the sitting.

Constitution for Monegasques

Small Handful of Taxless Natives Demand Rights of Proletariat.

MONTE CARLO, April 2.—(Special to the Publishers Press.)—The little principality of Monaco, famous for its gambling, is demanding a constitution and probably will receive it. The principality has a population of about 10,000, but only about 1,300 of these are Monegasques, the rest being chiefly French and Italian.

The "revolutionary" movement is confined to these 1,300 natives, and it is comic rather than alarming to hear these privileged inhabitants of a land without taxes exclaim in traditional fashion: "We demand the rights of the proletariat!"

"Down with autocracy!" "Monaco is the only country in the world," one of the constitutional leaders urges, "where an absolute autocracy still exists. We have no rights, we are at the mercy of the will of a single man, the czar of Monaco."

The privileged state of the discontented Monegasques is, of course, due to the "Societe des Bains de Mer," which takes \$750,000 a year for exploiting the casino. There are thus no taxes in Monaco and no national debt.

MONARCHS WATCH TOY BALKAN KING

(Continued from Page One.)

a murder in a village in Galicia, Poland. Prenkowski, the son of a peasant, after a long absence in America, returned to his father's house. He was not recognized by his parents, and so he decided not to tell them who he was, in order that he might see whether his parents still bore him any grudge, as he had left home after a quarrel.

During the evening he mentioned that he had saved \$2,500 while in America, and that he intended investing the money in a farm. On hearing this the peasant and his wife, who were in poor circumstances, decided to kill the stranger and seize his money. They trotted him in bed, and on searching his bag found the \$2,500 and papers revealing his identity. Aghast at having murdered their son, the couple wrote a letter to a married daughter, confessing the crime and their horrible mistake. Then they hanged themselves the same night.

WIND AND RAIN INJURE MANY

Box With Six Thousand Dollars in Gold Blown from Roof and Hits Conterge.

PARIS, April 2.—(Special to the Publishers Press.)—The incessant wind and rain have caused a number of serious street accidents in Paris and other cities. A veritable windfall occurred in the Rue de l'Oratoire, where a conierge was struck on the shoulder by a small but heavy tin box, which had fallen from an upper story of the house. It contained no less than \$6,000 in gold and notes. Later it was claimed at the police station by an elderly lady, who said that the money in the box constituted her entire savings, which she had hidden by tying the box to the drain-pipe outside her window.

MOTHER'S FRIEND

A LINIMENT FOR EXTERNAL USE.
Baby's coming will be a time of rejoicing, and not of apprehension and fear, if Mother's Friend is used by the expectant mother in preparation of the event. This is not a medicine to be taken internally, but a liniment to be applied to body, to assist nature in the necessary physical changes of the system. Mother's Friend is composed of oils and medicines which prepare the muscles and tendons for the unusual strain, render the ligaments supple and elastic, aids in the expanding of the skin and flesh fibres, and strengthens all the membranes and tissues. It lessens the pain and danger at the crisis, and assures future health to the mother. Mother's Friend is sold at drug stores. Write for our free book, containing valuable information for expectant mothers.

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