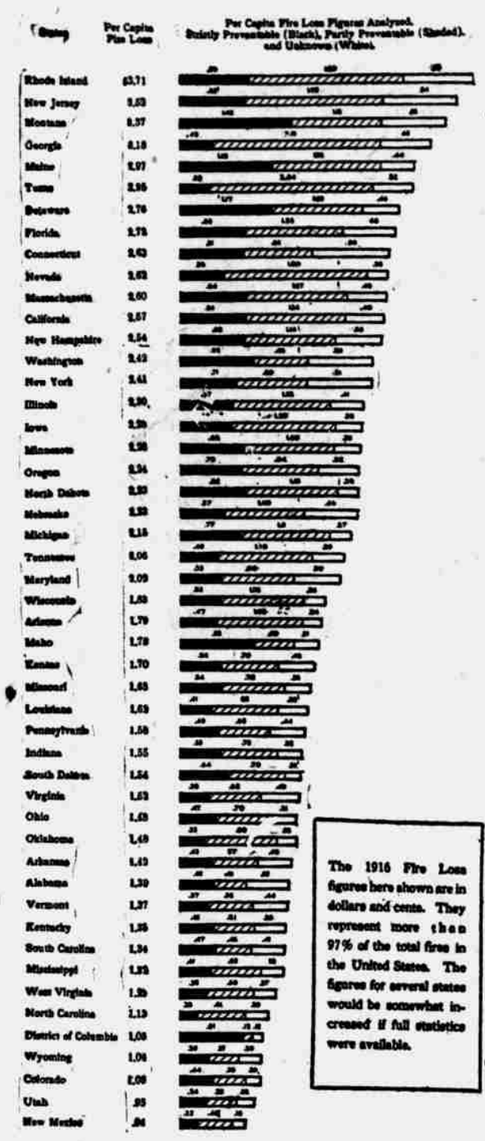
Great American Bonfire

Some Startling Figures Graphically Expressed by Underwriters Bureau



The 1916 Fire Loss figures here shown are in dollars and cents. They represent more than 97% of the total fires in the United States. The figures for several states would be somewhat increased if full statistics were available.

Fire Loss Figures for 1916 Now Made Public for the First Time—Their Compilation and Analysis Has Required Thirteen Months of Steady Labor.

Many times daily, the postman brings to the sixth floor of 76 William street, New York City, an armful of mail of an unusual character. Interesting things forthwith begin to happen to this daily influx. It is swiftly opened, examined and classified by trained inspectors. Then it passes into the hands of an army of typists and filing clerks, who reduce its information to the form of card record. From these, in turn, the data is taken to other rooms, where busy operatives, with strange machines, fill ruled cards with apparently meaningless perforations.

Still later, these perforated cards are run at high speed through complicated mechanisms that throw them into different compartments according to some mysterious principle of classification, or that sends rows of figures in indicators into rapidly changing arrangement. Last of all, the various cards produced in these processes join millions of similar cards in the extensive files which line the rooms.

It would be obvious to any visitor that these rooms contained a large organization, working constantly at top speed, with an almost incredible volume of detail; but the nature of all this activity would be far from obvious.

Let us explain.

Fires in Forty-Eight States.

The fire bells are ringing in a Minnesota town. The engines dash up to a dwelling, from which come smoke and flames. An overheated furnace pipe, in last night's zero weather, has caused the outbreak of a fire, and before it can be extinguished several thousand dollars worth of damage is done. Fortunately, the residents are carrying fire insurance, and one of their first actions is to file a claim with their company. The adjuster soon arrives and arranges a settlement, and immediately the company fills out a blank record of the fire, giving name, location, amount of loss, value of the property, insurance carried, construction of building, and many other details, and posts it to the actuarial bureau of the National Board of Fire Underwriters at 76 William street, New York City.

It arrives in company with the reports of fires caused by a careless smoker in San Diego, Cal.; a defective chimney in Bangor, Me.; an electric smoothing iron in Philadelphia; an overturned lamp in Memphis; a boiler explosion in Seattle, and so many other different fire records, from so many other causes, that one might think the chief occupation of Americans to be that of watching fires.

Suffice it to say that an average of 2,500 insurance claim reports, resulting from approximately 1,500 separate fires, are daily received. These offices, therefore, with their army of typists and clerks, and their battery of machines, constitute the statistical center of fire destruction—an observation point upon that shocking piece of national extravagance—"the great American bonfire."

Detail, raised nearly to the nth power—this is the work of the actuarial bureau. The fire loss of 1916 stopped necessarily upon midnight of December 31 in that year; and yet it was not until January, 1918, that the final analysis of the vast accumulation of statistics had been completed. Some phases of this analysis are herein presented, by means of diagram and table, and it is believed that they will repay the most careful study.

In the first place, it must be admitted that 1916 was not a good year. It showed a change in the wrong direction. The per capita fire loss for the United States was about $2.10, as against $1.71 for 1915. This difference of 39 cents per capita means an aggregate of more than $40,000,000 increase during the year—and $40,000,000 is a good deal of money when it measures an increase in unnecessary destruction.

How unnecessary is this destruction appears from a consideration of fire causes. For the purpose of this discussion, fire causes have been classified roughly into three groups: Strictly preventable, partly preventable and unknown (probably largely preventable). The "strictly preventable" causes and their loss figures, so far ascertained, are as follows:

Cause.	Total.	Pct.
Defective chimneys and flues	$12,724,317	6.1
Fireworks, firecrackers, etc.	275,409	0.1
Gas, natural and artificial	1,815,597	0.9
Hot ashes and coals	1,140,194	0.5
Ignition of hot grease, oil, tar, wax, etc	552,130	0.3
Hot or molten metal	157,183	0.1
Matches	7,136,181	3.4
Open fires	1,112,953	0.5
Open lights	2,142,958	1.0
Petroleum and its products	5,070,100	2.4
Rubbish and litter	777,559	0.4
Smoking (cigars, cigarets, pipes)	8,588,375	4.1
Sparks on roofs	7,355,047	3.5
Steam and hot water pipes	413,176	0.2
Stoves, furnaces, boilers and their pipes	11,204,875	5.4
Total	$60,466,054	28.9

"Partly preventable" causes contain the following items and amounts:

Cause.	Total.	Pct.
Electricity	$16,559,433	7.9
Explosions	1,281,303	0.6
Exposure (conflagrations)	41,237,168	19.8
Sparks from machinery (friction)	7,413,348	3.6
Incendiarism	8,121,816	3.9
Lightning	8,092,622	3.9
Miscellaneous, cause known but not classified	2,646,441	1.3
Sparks from fires	3,304,896	1.6
Spontaneous combustion	10,949,266	5.2
Total	$99,606,293	47.8

The Average Losses by State.

One of the interesting facts brought to light in the actuarial bureau's analysis is that the fires in the United States for the year 1916 show an average loss per fire of $583.56, although the losses in the separate states vary from an average of $311.40 in Colorado to $1,543.44 in Georgia, the total of average losses for the states being as follows:

Alabama	$ 592.90	Nebraska	$ 465.36
Arkansas	865.17	Nevada	1,082.76
Arizona	1,043.28	New Hamp.	534.20
California	605.14	New Jersey	832.00
Colorado	311.40	New Mexico	644.59
Connecticut	617.86	New York	449.76
Delaware	995.96	N. Carolina	898.49
Dist. of Col.	439.55	N. Dakota	708.71
Florida	814.40	Ohio	376.44
Georgia	1,543.44	Oklahoma	602.89
Idaho	759.74	Oregon	1,239.66
Illinois	430.19	Pennsylvania	655.45
Indiana	317.89	Rhode Island	898.55
Iowa	411.11	S. Carolina	794.32
Kansas	392.06	S. Dakota	427.04
Kentucky	511.07	Tennessee	705.83
Louisiana	771.06	Texas	1,162.96
Maine	620.69	Utah	439.86
Maryland	619.64	Vermont	742.30
Mass.	497.76	Virginia	802.38
Michigan	349.33	Washington	761.43
Minnesota	589.72	W. Virginia	803.09
Missouri	587.85	Wisconsin	614.16
Montana	1,048.85	Wyoming	607.86
Mississippi	736.44		

A study of the economics of fire destruction leads more and more inevitably to the conclusion that American carelessness is the chief fire cause. There never has been a year when this fact was so condemnatory as at present. Engaged in the mightiest struggle of all history, when national efficiency is called upon to an unprecedented degree, the folly of maintaining our traditional rate of unnecessary fire destruction becomes almost tragic. Not to speak of the several thousand fatalities which are usually caused by fire each year, there is a very real sense in which our fire losses, if continued in 1918, may lead indirectly to thousands of other deaths. A great army of our own young men is preparing to enter the battle line in France, the huge forces of our allies are becoming more and more dependent upon our resources, and the very populations of European countries are threatened with starvation unless we can send them food.

American fires destroy our supplies, imperil our resources, and weaken our energies to an appalling degree, while back of American fire losses always stands that greatest contributing factor—American carelessness. The subject, then, is no longer one of mere economics—it concerns the future of humanity itself.

Every American must cease to think of the war as an occurrence 3,000 miles away. He must realize that it includes his country, his community, his place of business, and his home. Failure to recognize this fact can no longer be ascribed to ignorance. Failure to apply a prompt corrective to his old-time habit of indifference to fire hazard, to his congenital, ingrained American carelessness, will discredit his claim longer to be considered a patriotic citizen of America.

ONLY ONE PERSON IN FIVE IN OMAHA OWNS WAR BOND

Only one family in five in Omaha has purchased Liberty bonds to date, according to the estimates made by some of the workers who are canvassing the city with cards for information as to the amount and character of war work done by the citizens of Omaha.

This is looked upon as evidence of how large a field is yet untouched for the sale of bonds. It was discovered, according to canvassers, that some of Omaha's citizens who are rated as wealthy have purchased only one $100 Liberty bond to date.

Many have expressed upon their cards their intention of taking Liberty bonds in large amounts when the next issue is made.

In answer to the question of nationality, one man answered "American since 1620."

Maine Man, in His Will, Gives Horse $5,000 Year

The will of the late Horace A. Stone of Bangor, Me., sets aside $5,000 for the upkeep of his favorite driving mare during her life.

LABOR IN HUGE MEET PROTESTS MOONEY'S FATE

New York, March 9.—Organized labor in New York City and vicinity called a mass meeting in Union Square this afternoon to protest against the execution of Thomas J. Mooney of San Francisco for his alleged part in a bomb explosion in a "preparedness day" parade.

"This demonstration was called," according to Ernest Bohm, secretary of the Central Federated union, "because we believe the Mooney trial was a frameup. It's a deliberate attempt to destroy organized labor on the coast and it's the fight of all organized labor to prevent that."

Samuel Gompers, president of the American Federation of Labor, wrote that he approved the purpose of the meeting. The principal speakers announced were W. Bourke Cockran, James P. Holland, president of the New York State Federation of Labor, and Anton Johannsen of San Francisco.

Persistent Advertising Is the Road to Success.

Connors Ordered to Close Place Near Carter Lake

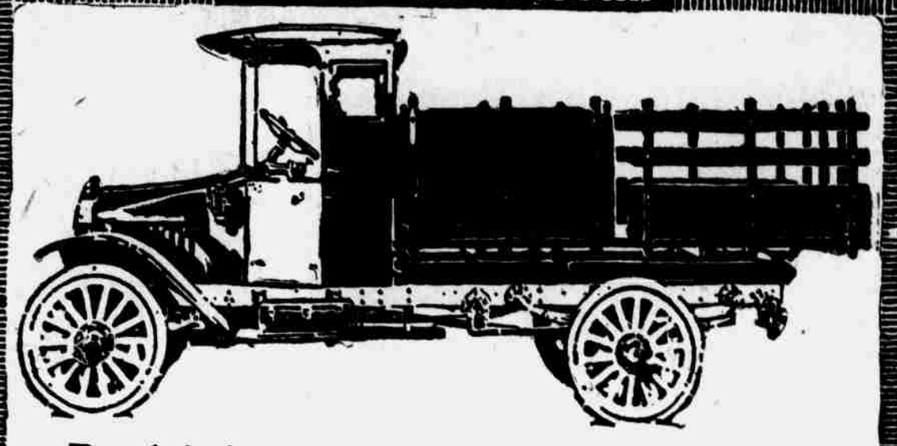
Pat Connors has been notified by Sheriff Clark to close his place north of Carter Lake under penalty of prosecution for contempt of court.

The place was ordered closed under the prohibition law by the district court last August following an injunction suit brought by Sheriff Clark.

James Says He Is O. K.

Pitcher Bill James, the old Braves' star, says his wing is again O. K., and hopes that Boss Stallings will give him an opportunity to prove it.

BETHLEHEM MOTOR TRUCKS



Bethlehem Motor Trucks

BETHLEHEM Internal Gear Drive MOTOR TRUCKS Dependable Delivery

DEPENDABLE DELIVERY

Axles—Ignition—Engine Units—Cooling System—Bearings—Transmission—Oiling System—Brakes—Springs—Steering Gear—Tires—every detail that goes into every Bethlehem Truck is as near perfect as science and money can make it. Examine the Bethlehem.

$1245 1½ Ton Chassis

F. O. B. ALLENTOWN, PA.

$1775 2½ Ton Chassis

BETHLEHEM DUMP TRUCKS

Write for Catalogue

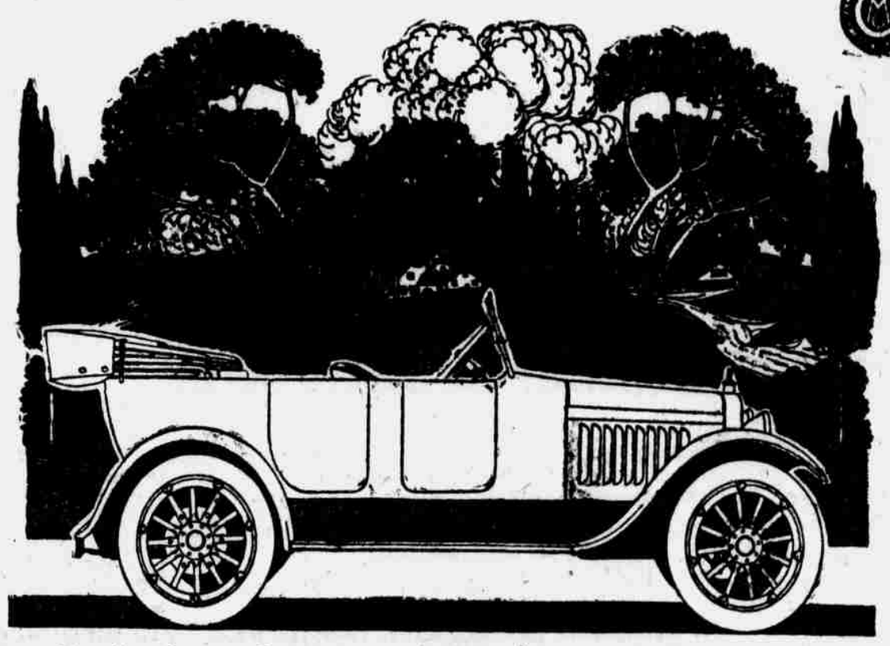
BETHLEHEM TRACTORS

J. T. STEWART MOTOR CO.,

2048 Farnam St., Omaha, Neb.

Distributors Nebraska, Western Iowa, South Dakota.

An engine that runs with softness, due to the now noted "Hot-Spot" and "Ram's-Horn" Manifold—Chalmers features



In the days of yesterday, "roar" and "wallop" were the terms used to define an engine's power.

Today, it is the softness of power, the controllability of it that fascinates.

It is a new kind of power to many, brought to public attention through the famous "Hot-Spot" and "Ram's-Horn" Manifold of the Chalmers.

For here the gas is heated, and "cracked-up" at the throat of the carburetor by the "Hot-Spot" and then rushed quickly via the "Ram's-Horn" Manifold into the combustion chambers.

It is "toasted" so nicely, "pulverized" so fine, that the instant after sparking there is well-nigh no waste of gas.

Little of power comes out of the exhaust. All the power comes out of the rear wheels—and such pleasing, well-harnessed power, that your enthusiasm for driving reaches a new peak.

TOURING CAR, 7-PASSENGER	$1535	TOURING SEDAN	$1950	TOWN CAR LANDAULET	$3025
TOURING CAR, 5-PASSENGER	$1485	CABRIOLET, 3-PASSENGER	$1775	LIMOUSINE, 7-PASSENGER	$2925
STANDARD ROADSTER	$1485	TOWN CAR, 7-PASSENGER	$2925	LIMOUSINE LANDAULET	$3035

ALL PRICES F. O. B. DETROIT SUBJECT TO CHANGE WITHOUT NOTICE

WESTERN MOTOR CAR COMPANY

Western Distributors

2047-49 Farnam St. Omaha, Neb. Phone Douglas 4904.

Branch at Wichita, Kas.

Westcott

THE mere knowledge that any part of motor car construction can be improved leads the Westcott Builders to improve it. Cost or precedent is not considered. This is why the Westcott is perfectly lubricated by a system of wick-fed oil cups, why it is equipped with a "self-acting" top, why it has thermostatic control of engine temperature. This is why the Westcott is always foremost in design, construction, and performance.

Seven Models, $1890 to $2790 f. o. b. Springfield, Ohio

Let us demonstrate all the Westcott superiorities to you.

STANDARD MOTOR CAR CO.

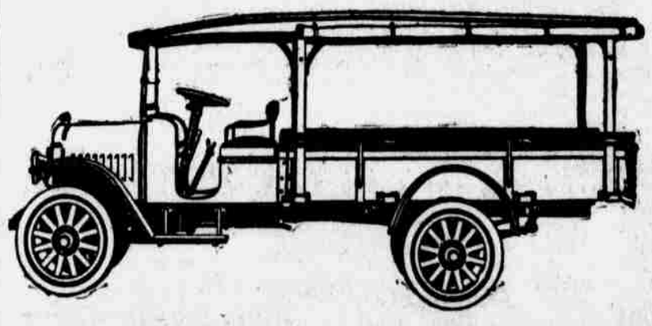
CARL CHANGSTROM, PRES.

Distributors

2020-22 Farnam St. Douglas 1705

OMAHA, NEB.

99.6% Perfect is the Service Records' Verdict on the 6600 Maxwell trucks now in use



MAXWELL TRUCK

99.6% is a figure that no vehicle of the day has surpassed.

It is based on what the 6600 Maxwell trucks have done.

Think what it means—6600 trucks all identically alike (except the bodies) travelling over every known kind of road in and about 500 cities, used in every climate where the American flag flies, every altitude, and driven by 6600 different drivers—who have 6600 different ideas on how to drive a truck.

And yet of all this number the service records show 99.6% perfect.

Quantity production has brought the price down within the reach of everyone—$400 less than any other truck of similar capacity in the world.

$1085, chassis only, f. o. b. Detroit. Electric lights. Electric generator. Worm drive. 10-foot loading space. 2500 pounds.

Mid-City Motor Supply Company

DISTRIBUTORS

2216-18 Farnam St. Omaha. Phone Tyler 2462.

Business is Boosted by Use of Bee Want Ads