

league of municipal sanitary clubs) and if they could only have the backing and general direction of some really powerful and influential body there would be no doubt of the results. In every city of fifty thousand inhabitants in this country it is possible to find among the managers, the leading agents, the medical examiners and the legal and financial representatives of the insurance companies fifteen to twenty men of standing, of influence and of a high average standard of intelligence. From these men, together with two or three of the leading health officials and a few other men of prominence interested in such questions, could be formed an organization, which, if directed and given to understand that they would be thoroughly supported by the organized life insurance companies of the country, could exert an influence in bringing about better sanitary conditions—which would mean the saving of millions of dollars to the life insurance policy-holders of the country.

With such an organization in a city of fifty thousand inhabitants, working intelligently and earnestly, knowing that they have the powerful support of the great life insurance interests of the whole country, it would not be long before every city in the country would have proper authority to compel residents living on streets having sewers and city water to connect their houses with the sewers, and the power would be used. It would not be long before there would be a very great decrease in the number of instances where there is a vault unconnected with the sewer and a well giving surface water on the same premises, and drainage from the former to the latter. The unsanitary public markets, with their swarms of flies, would be rapidly done away with and in time completely abolished. The ordinances for screening of meats and perishable provisions would be more thoroughly enforced. The unsanitary dumping grounds for city garbage within the city limits would be done away with and incineration or some other sanitary method of disposing of city waste would come into general use. Each city of over fifty thousand inhabitants would have a well-equipped department of bacteriology, with an expert in charge, and the practical results would soon be seen in a great

decrease in the death rate from infectious and contagious diseases. It would mean a blessing to humanity and millions of dollars saved in the cost of insurance.

There is just one really great difficulty, and that is in getting the life insurance officials to appreciate the importance and value of the work and in getting them to work together—earnestly, unitedly and harmoniously—sinking their own individual company interests in an effort to work for the common good. The proposition is not theoretical—it is eminently practical. Unfortunately, it is difficult to get most people really interested in such a proposition. The trouble is that the fearful results of unsanitary conditions are with us all the time and have been with us for years. We become accustomed to them and consequently it is hard for us to wake up to the situation and the possibilities. A few months ago the whole country was horrified by a fire in the working rooms of the Triangle Shirtwaist Company. One hundred and fifty employees, shut out from all means of escape, mostly young girls, suffered the agony of being burned to death. Twenty-four hours afterward the whole country was aware of what had happened and everyone was stirred with pity for the unfortunate and condemnation of those who were responsible for such an awful catastrophe; and yet only one hundred and fifty lives were lost, while every year in the city of New York alone over fifteen thousand people die from infectious and contagious diseases—diseases every one of which is classed under the head “preventable,” diseases the ravages of which we positively know by the adoption of proper methods can be to a very great extent permanently checked. A reduction of only one per cent. in the number of these deaths would save more lives than were killed in that awful conflagration.

It is to be hoped that the Association of Life Insurance Presidents will take the lead in definite and energetic action along the lines indicated in this paper. There can be little objection from the standpoint of expense because it would be difficult to develop any way of doing effective work, which would mean so little expense as for the association to establish, direct and help a league of city sanitary clubs,