EXCESSIVE WASTE OF HUMAN LIFE.

(By E. E. Rittenhouse.)

How many people realize the extent of the loss of money and of human life from preventable diseases?

The annual loss in the United States, due to fire-waste, has been estimated at 250 million dollars. This is a vast sum, but the annual economic loss from preventable deaths is placed at 1,500 million or six times greater than the fire loss. This is a very conservative estimate; the actual financial loss from preventable deaths is doubtless much higher than this.

It is t ue that the American people are gradually becoming aroused to the need of checking the needless destruction of life as well as of property, but they still place the value of property far above that of human life. For instance, our municipalities spend approximately $1.65 per capita to prevent fire loss, and but 33 cents per capita in public health service.

During the past ten years, over six million people have died in the United States from preventable diseases. But this is a trifling matter compared to the human misery, in the form of physical suffering, sorrow, poverty, immorality and crime, which has resulted from this needless sickness and these premature deaths.

Why Life Companies are Interested.

Why should the Life Insurance Companies be interested in this subject? The answer is, first, that these companies have over 25 million policyholders carrying over 20 billion dollars of insurance, which is more than six times the circulating medium of the country. This is more life insurance than is carried by all the rest of the people in the world combined. The American showing such extraordinary confidence in the institution and in the management of life insurance, it follows that the managements of these companies have a certain amount of influence over these people, and that this power should be used in every legitimate way to promote the welfare of these people and of the public generally

During the years the Life Insurance Companies have given the great nation-wide movement for the conservation of life their moral support. They have now nearly all come to recognize that a life conservation campaign among policyholders is a proper function for Life Insurance Companies, and six or eight of them have made appropriations to carry on this work.

While there is an altruistic side to this work, it is purely a business matter with the Life Insurance Companies. At least 30 per cent. of the deaths among policyholders are from preventable or postponable diseases, and yet the savings from the funds provided for mortality (on the net amount at risk) in 100 of the more important companies during the year 1913 were over 44 million dollars.

Virtually all of this money goes into the surplus from which dividends are returned to policyholders, and it therefore operates to reduce the cost of life insurance. If it is worth while to save this much for the policyholders from the funds set aside for annual mortality, it is worth while to save more, and it is obvious that more can be saved by a reduction in the death rate from these preventable diseases among policyholders.

The Life Insurance Companies who engage in this life-saving programme are not only reducing the cost of life insurance to their patrons and increasing the comfort and happiness of thousands of people who are thus saved from sickness and premature death, but they are rendering a great service to the people at large.

The influence of their health educational work extends to the general public and assists in stimulating interest not only of the individual in the care of his health, but of the general public in the support of the public health service. The life, accident, and health insurance companies are now performing a most valuable public service, and it is to their interest as well as to that of the people generally that they should use every atom of their power and influence to spread knowledge of healthful living and of the science of disease prevention generally,

FIRE LOSSES DUE TO MENTAL ATTITUDE.

The prime factor in fire waste is carelessness and indifference. Mr. R. J. McLean, Saskatchewan's fire commissioner, concludes that the two most effective methods of dealing with this mental attitude are (a) educational propaganda, (b) restrictive regulations. Both methods are being used in Saskatchewan. Education is given through publication of bulletins and dissemination of useful information. Restrictive regulations are being increasingly adopted.

The commissioner's returns show the number of fires reported (exclusive of prairie fires) as 624, of which 66 were due to exposure. The total loss amounted to $1,328,981. Reckoning on this basis the loss for the year 1913 may be placed at $1,772,-000. The approximate correctness of these figures is established by the fact that the official report of the superintendent of insurance for the province shows that insurance companies have actually paid in fire losses $1,271,083. Making allowance for uninsured losses and insurance claims settled on a 60 to 80 per cent. basis, it is evident that the figures $1,328,981 for the nine months' period approximate to the actual amount of the fire waste and can be confidently regarded as near the mark.

The class of buildings most generally affected has, of course, been buildings of frame construction, as is to be expected, where wood buildings constitute at least 90 per cent. of the whole. As to purposes for which affected buildings were used the following is a summary of the principal ones:—Dwellings 216, barns 52, stores of all kinds 51, stables 30, livery barns 31, elevators 21.

The most common causes of fires reported are as follows: Overheated stovepipes 35, sparks 33, kerosene 26, defective chimneys and fireplaces 20, kerosene 26, defective chimneys and fireplaces 20, children with matches 17, gasoline explosions 12, match carelessness 12, cigar or cigarette 12, coal gas explosions 12. There were 191 fires or approximately 30 per cent. of original fires reported as being of unknown origin. Lightning was responsible for 61 fires involving a loss of $30,043. As mentioned above, exposed fires numbered 66 with a total loss of $99,668.

At the special general meeting of the shareholders of the Metropolitan Bank held on Monday the agreement for the sale of the assets of the Bank to the Bank of Nova Scotia was unanimously approved.