

WASTE OF LIFE.

Figures Compiled by Mr. Rittenhouse Reveal Some Interesting Facts—Life Lost Every Fifty Seconds from Preventable Cause.

The waste of life in America is dealt with in a remarkable pamphlet compiled by Mr. E. E. Rittenhouse, formerly insurance commissioner in California, and now president of the Provident Savings Life Assurance Society of New York. Charts and statistics show that every fifty seconds a life is lost from preventable cause; every day this loss equals the crews of two battleships; every year it exceeds the lives lost in all American wars since 1776; at the present death rate from preventable cause over six million lives will be needlessly lost in the United States during the next ten years.

General Death Rate.

Since 1880 the general death rate has decreased up to age 40, while above 40 it has steadily increased. From age 40 to 50 it has increased 13 per cent.; from 50 to 60, 29 per cent.; 60 and over, 26 per cent. This is almost wholly due to the heavy increase in loss of life from degenerative diseases.

Cancer has increased 104 per cent. since 1880. Increase by age periods: Under 20, 10 per cent.; 20 to 30, 46 per cent.; 30 to 40, 50 per cent.; 40 to 50, 67 per cent.; 50 to 60, 94 per cent.; and above 60, 90 per cent.

Virtually this same appalling rate of increase is found in the mortality from diseases of the heart, arteries and kidneys. The death rate from these causes has increased, since 1880, 104 per cent. (Registration States), and by age periods as follows: Below 20, 17 per cent.; 20 to 30, 33 per cent.; 30 to 40, 32 per cent.; 40 to 50, 60 per cent.; 50 to 60, 94 per cent.; above 60, 93 per cent.

These figures show clearly that maladies properly belonging to old age are reaching to, and increasing in, the younger ages.

Statistics of Particular Maladies.

The reduction in the death rate below age 40 is almost wholly due to the saving of lives from communicable diseases.

Tuberculosis has decreased, since 1880, 48 per cent.; typhoid, 42 per cent.; diphtheria and croup, 80 per cent., and some others have been almost entirely eliminated.

Pneumonia has decreased but 10 per cent. since 1880, and has increased in some cities. Fifty per cent. of the deaths from pneumonia come after age 40.

The death rate from accidents has increased 48 per cent. since 1880. (Registration Area).

The annual life-waste from the diseases named equals the population of the following cities: Heart, arteries and kidneys, Indianapolis, Ind.; tuberculosis, Paterson, N.J.; pneumonia, Wilmington, Del.; cancer, Peoria, Ill.; accidents, Yonkers, N.Y.; typhoid, diphtheria and croup, Elmira, N.Y.

Loss During Next Ten Years.

At the present death rate from these causes, the loss of life during the next ten years will be as follows: Heart, arteries and kidneys, 4,167,739 lives; tuberculosis, 1,461,415 lives; pneumonia, 930,975 lives; diphtheria and croup, 184,030 lives; typhoid, 216,505 lives; cancer, 866,023 lives; accident, 1,028,403 lives.

To check this enormous loss of life, a large proportion of which is preventable by the use of ordinary measures, the National Government can spare but 1.3 per cent. of its total expenditures; Greater New York, but 1.7 per cent., and 148 American cities, but 1.8 per cent.

Protection of Game, Forests, and Life.

The State of New York spends for the protection of game, fish and forests about four times more than it does for the State Health Department. Attention is called to the need of enlarging the field of the official Health Departments. The foundation of a disease prevention fund by philanthropists is urged. At present philanthropy directs its efforts almost wholly to relieving the sick and preventing illiteracy.

The report of the Provincial Forestry Commission of British Columbia has been presented. Respecting protection of forests from fires, the commissioners recommend that this be undertaken by the government through the agency of a permanent forest organization upon the lines of the Northwest Mounted Police, and that it be compulsory for all able-bodied citizens to assist in this work when called upon, and that the cost of fire protection be shared between government and stumpage holders in the manner proposed by commissioners.

PRINCE ALBERT FIRE RECORD.

Gratifying Report of Fire Chief—Reduction of Insurance on Commercial Risks.

Total Risk	\$180,525.00
Total Insurance	85,225.00
Total Loss	3,400.00
Alarms Attended	37
Reduction of Insurance—15 cents on all commercial risks.	

The report of Mr. Gus Wagner, fire chief of Prince Albert, Sask., is a gratifying one. Notwithstanding the rapid growth of the town the number of alarms attended to by the fire brigade to date is only 37, and this probably is the reason why the insurance companies have made a reduction of 15 cents on all commercial risks.

The number of alarms for each month to date is:—January 7; February 4; March 1; April 3; May 3; June 3; July 2; August 1; September 4; October 4; November to date 5; total 37.

Average Loss Per Alarm Small.

Although the number of alarms to date is the highest since 1905, the average loss per alarm is \$93, which is the lowest for the past six years. The following table gives some interesting particulars:—

Year	Alarms	Losses	Av. loss per Alarm
1905	8	\$75,200	\$9,400
1906	18	7,580	422
1907	22	54,850	2,493
1908	27	26,450	979
1909	22	2,775	126
1910	37	3,410	93

The following are the presumed causes to which fires are attributed during 1910:—Dirty chimney 12; overheated pipes 3; children upsetting lamp 1; sparks from chimney 2; exploding of car heater 1; careless with matches 2; prairie fire, Canadian Northern Railway, 6; prairie fire from chimney 1; prairie fire unknown 4; defective bake oven 1; hot ashes 1; filling burning gasoline lamp 1; burning rubbish 1; coal-oil lamp 1; total 37.

Some Interesting Figures.

The total insurance risk of the 37 fires was \$180,525; the total insurance carried amounted to \$85,225, and the total loss only \$3,400. The following table gives the various details:—

	Value of Risk		Insurance		Loss	
Month	Building	Contents	Building	Con. Building	Con.	
January	33,700	33,600	18,650	19,400	971	554
February	8,800	4,500	1,700	1,000	10	
March	600	1,000	600	1,000	50	50
April	7,250	1,600	4,200		10	
May	7,000	1,675	5,000		1,000	475
June	4,400	6,700	3,300	3,500		100
July	6,000	14,000	2,200	8,275	10	
August	1,100	1,000	500	600	20	
September	2,000	1,500	1,500	500	50	
October						
November	12,300	31,800	2,800	10,500	50	50
December						
	83,150	97,375	40,450	44,775	2,171	1,220

ANOTHER LIFE UNDERWRITERS' ASSOCIATION.

A life underwriters' association has been started at Saskatoon, with the following officers: President, Mr. A. C. McEwin, Confederation Life; first vice-president, Mr. T. F. Calder, Excelsior Life; second vice-president, Mr. W. Welsh, Northern Life; secretary, Mr. L. H. Colwill, Metropolitan Life; treasurer, Mr. Alex. McMillan, Canada Life; executive committee, Messrs. G. H. McClure, Manitoba Life; T. Warrick, New York Life.

The association has started with twelve members. Mr. T. B. Parkinson, secretary of the Dominion Association, was present at the lunch of the association, and delivered one of his interesting addresses. The town of Magrath, Alta., has endeavored to impose a license fee of \$50.00 on all insurance agents, whether local or transient. The Life Underwriters' Association is prepared to fight the town on this point.