



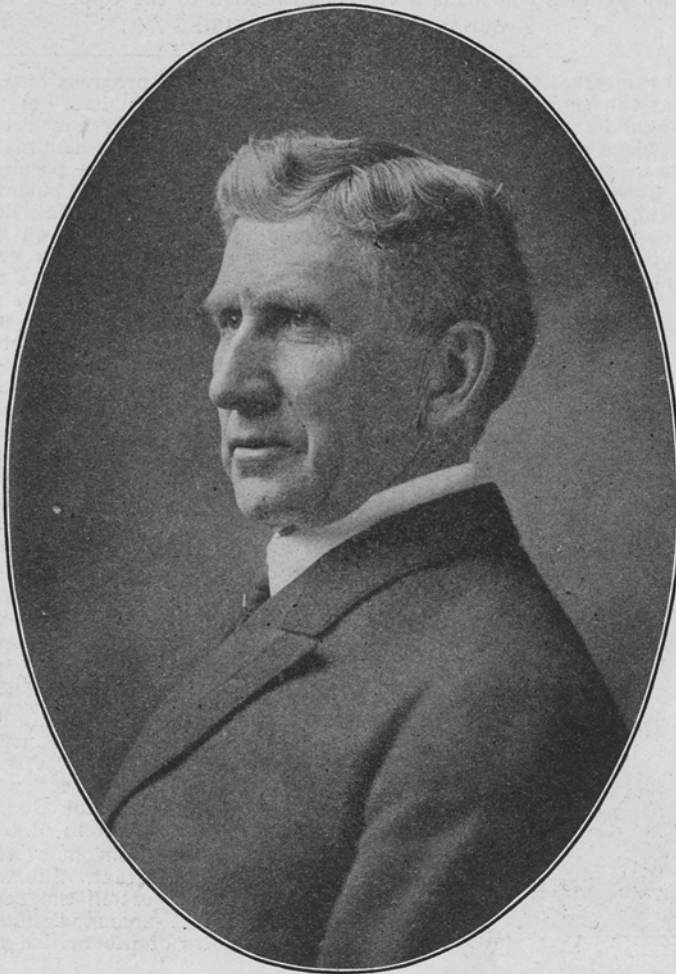
Waste by Fire and Its Possible Prevention

By W. L. Reitmeyer of Marquette

WHILE the national food administrator and the food administrators of the various states cooperating with him, are making every effort and using every precaution to prevent waste of food; and various other government officials, commissions, etc., are bringing to the attention of the public the necessity of conservation and prevention of waste, the fire losses of this country are increasing at an alarming



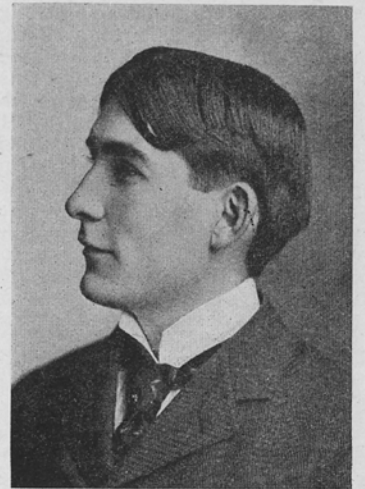
Geo. J. Webster of Marquette, a director of the Northern Forest Protective Association.



Capt. W. H. Johnston of Ishpeming, an active helper in the work of the Northern Forest Protective Association.

would begin to examine their premises and try to reduce their fire hazards. The sudden necessity for self-insurance would set self-preservation actively at work. This imaginary touchstone reveals the fundamental fact that everybody is relying upon insurance and taking practically no trouble about the danger otherwise; thus is shown the point of approach for any genuine reform.

It is impracticable to replace the



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rate, destroying an enormous amount of food products and other necessities of life and increasing the shortage of labor by diverting it from constructive occupations, which are so necessary in these war times, to the purpose of repairing and rebuilding property damaged or destroyed by preventable fires. With the exercise of due caution an enormous amount of labor could be used to better advantage in these critical times, and a tremendous amount of food-stuffs could be saved.

Two hundred million dollars have been going up in smoke each year, and most of this loss could easily have been prevented by the exercise

of reasonable precautions. Much of the property destroyed was grain, foodstuffs and supplies of which the country and its allies are now in serious need. The citizen who cannot go to the front can show his patriotism by doing everything possible to reduce the fire waste and thus conserve the natural resources.

President Wilson, in his appeal to the public, pointed out this patriotic duty when he said: "This is the time for America to correct her unpardonable fault of wastefulness and extravagance." The preventable fire waste of the country is one of its most "unpardonable faults." The state fire marshals and other experts agree that 75 per cent of it is due to carelessness. What a crime it has been, in view of the present crisis, that over fifty million bushels of wheat have been burned during the past year, on the farms and in the grain elevators of the country! Most of this loss was due to carelessness and lack of the ordinary precaution against fire.

If property owners would clean up their premises, get the rubbish out of their attics and basements, be careful about matches and smoking, inspect their flues and heating appliances, and do the ordinary, common-sense things necessary to reduce the fire waste, they would perform a patriotic service, would protect life and property, and would pave the way for lower insurance rates.

The one and only way to reduce the cost of insurance is to reduce the fire waste; do this, and nothing could hold rates from declining, to the great benefit of the whole public,—underwriters included. How are we to set about doing it? By carrying the appeal to the final tribunal of self-interest, while not ceasing the appeal to

ethical and patriotic considerations.

Imagine that all the companies simultaneously exercised their contract right of cancellation, a business panic such as the country has never known would be precipitated; the granting of credits would be halted, the desire to collect debts would be general, there would be a clamor for some form of substituted protection, and property owners all over the land

present quick-burning construction in this country by slow-burning, except quite gradually; but it is entirely practicable to quickly correct the worst habits of occupancy, to install protective devices, and also to use protective care. When the appeal properly reaches his self-interest, the property owner will begin to clean up rubbish and stop its further accumulation, to stop heedless smoking and the reckless handling of matches, to see that his electric wiring is safe, to look after his fires, his flues, his shingle roofs, his hundred other causes of so-called "accidental" fires. As to all large structures, there are two devices

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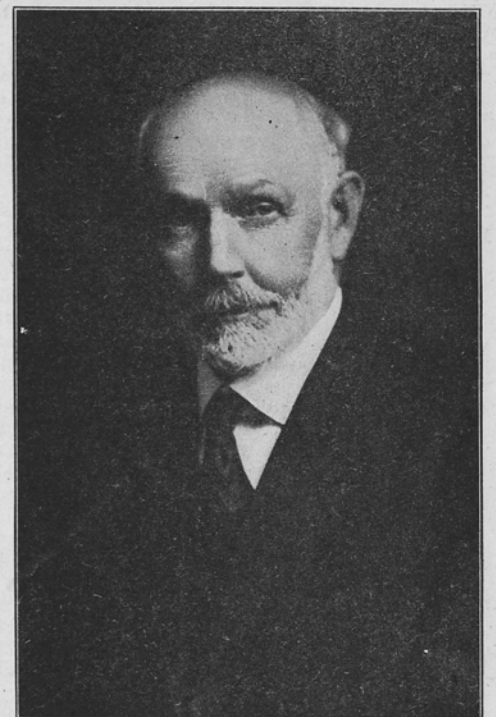
Samuel Crawford

Samuel Crawford of Cedar River, Menominee county, is one of the pioneers of the lumber business in the upper peninsula, where he has for many years been actively engaged in lumbering and the manufacture of lumber. His largest operations are at Cedar River, where a thriving town has been built around his mills.

A vigorous campaign is now under way to offer large holdings of the Crawford lands for sheep grazing purposes on the most favorable terms.

Mr. Crawford takes an active part in every enterprise for the development of Clover-Land.

The main holdings of Mr. Crawford are in picturesque and favored Menominee county, along or near the shores of Green Bay, and specially adapted to grazing and general farming purposes. He maintains offices in Menominee and Chicago.



Samuel Crawford of Cedar River