

FIRE PROTECTION HISTORY-PART 146: 1911 (THE NATIONAL BOARD OF FIRE UNDERWRITERS AND THE U.S. GEOLOGICAL SURVEY)

By Richard Schulte

A speech by the new Secretary of the Interior, Walter L. Fisher, at the fifteenth Annual Meeting of the National Fire Protection Association aroused much interest, but the remarks of George Babb, the President of the National Board of Fire Underwriters (NBFU), following Secretary Fisher's presentation, are of even more interest from a historical perspective.

Long before the Federal Government interest and involvement in fire prevention and fire protection, the National Board of Fire Underwriters had been patiently gathering statistics and developing an infrastructure to promote both fire prevention and fire protection. One can say that the NBFU's efforts along these lines was one of self-interest, but, while this was undoubtedly the case, the NBFU's efforts along these lines also greatly benefitted the public and the nation as a whole.

The following is the text of Secretary Fisher's speech at the Annual Meeting of the NFPA, followed by remarks by the President of the NBFU:

"The Chair: An aroused interest on the part of the National Government in the question of fire defense is an encouraging sign of the times. The doctrine of conservation in its broadest application cannot fail to include conservation for the created as well as the natural resources of the nation. When one of the chief apostles of conservation was called to the head of that department of the government in which matters of fire defense have found a place, we naturally immediately began a bombardment of invitations for a word from him before such a representative organization as our own.

The Hon. Walter L. Fisher has been called to Washington as Secretary of the Interior, to solve, in the interests of the American nation, vital questions affecting large portions of the public domain and the financial interests of hundreds of thousands of people. Mr. Fisher's acceptance of our invitation indicates his belief that the problems presented by the enormous and disproportionate loss of life and property by fire in America, with which we have struggled for fifteen years, and with which we propose to continue to struggle, are by no means secondary or minor compared with the other great tasks inviting his attention. While no exception could be taken to the system of follow-up letters and messages sent in Mr. Fisher's direction, with a view to securing his attendance here to-day, we feel when we come to know the man that it was the merit of our cause alone which aroused his interest, and which has influenced him to give to us of his valuable time and thought. Mr. Fisher is one of the busiest men in the world to-day, and many of us believe that of all the men in public life he is one of the most able.

It is my privilege to present the Hon. Walter L. Fisher, Secretary of the Interior.

(As Secretary Fisher arose to speak he received an ovation from the large audience present.)

Mr. Fisher: Mr. Chairman and Gentlemen of the National Fire Protection Association:— It has been well said, and is an old saying, that comparisons are odious, and I shall not undertake even to discuss the comparisons which your presiding officer has made in such a complimentary fashion with regard to myself. Whether I am busier than other men I don't know, but I do know that I am very busy, and that must be the excuse with which I appear before you as the holder of a manuscript which, I assure you, is not my usual custom. But aside from Mr. Merrill's long insistence, and the kindly seconding of it by the officers and members of this Association, nothing but my own deep interest in the matter you are discussing made it seem at all possible for me to come away from Washington at this particular time. As you know, I have been Secretary of the Interior but a very short space of time,—something over two months,—and the effort to acquire even a superficial acquaintance with the enormous territory covered by that department, has absorbed all of my time and energy. Nevertheless, I could not resist the repeated urgings to appear at this meeting, and express in at least some way, no matter how feeble it may be, my interest in the general subject matter, my sense of its importance, and my appreciation of the amount of work which this Association is doing to bring about a very much needed reform. (Applause.)

THE FIRE WASTE.

Address of Hon. Walter L. Fisher, Secretary of the Interior, U. S.

*If the Government should suddenly lay an annual tax of \$2.51 on every man, woman, and child in the United States on a promise of spending the money for some useful purpose, that promise would not avail against the storm of protest which would be aroused. Nevertheless, a tax which in the aggregate amounts to that is being paid by the people of this country. **It is the annual fire loss of the nation upon buildings and their contents alone.** It is expended not in productive enterprise, but in death and destruction, and **an even larger sum is annually expended upon fire protection and insurance premiums.** Not only is this property loss paid by our people, but, in addition, annually 1,500 persons give up their lives, and nearly 6,000 are injured in fires.*

*Possibly in no other direction is the national habit of waste more clearly exemplified than in the comparative indifference with which we permit such a sacrifice. **In no other civilized country are conditions so bad as they are here.***

*The most comprehensive statement of the conditions as they exist in the United States, of which I have knowledge, is contained in Bulletin No. 418, entitled "**The Fire Tax and Waste of Structural Materials in the United States,**" published last year by the Geological Survey of the Department of the Interior. This bulletin states that "**The actual fire losses due to the destruction of buildings and their contents amounted (in 1907, the latest year for which statistics are available) to \$215,084,709, a per capita loss for the United States of \$2.51. The per capita losses in the cities of the six leading European countries amounted to but 33 cents, or about one-eighth of the per capita loss sustained in the United States.**"*

*But this is not all the loss. **The Geological Survey bulletin goes on to say that in that year the total cost of fires, excluding those of forest fires and marine losses, but including excess cost of fire protection due to bad construction, and excess premiums over insurance paid, amounted in one year (1907) to more than \$456,485,000—a tax on the people exceeding the total value estimated for the gold, silver, copper, and petroleum produced in the United States in that year. In the four years that have elapsed since these statistics were obtained, the loss proportionately has not decreased.***

Here in New York recently we had the horror of the Asch building fire, with its apparently needless sacrifice of human life. At Albany, the fire in the capitol building robbed the state of many of its records. Last year in Chicago, twenty-five professional firemen, including the chief, lost their lives in the discharge of their duty. Thirty people were killed in a burning factory at Newark, N. J., and a dozen in a furniture fire at Chicago. Before this were the men sacrificed in the mine at Cherry, the children in the school at Collinwood, the people in the hall at Boyertown. **One thousand perished from the disaster to the steamer "General Slocum,"** and nearly six hundred, mostly women and children, were suffocated at the Iroquois Theatre in Chicago. Just recently seventy-four miners were burned to death in the Pancoast mine, at Throop, Penn.

Apart from all the figures which I have quoted are those which tell of the destruction which our carelessness has permitted among our natural resources. Last year's record is a red and bloody one. Seventy-six men employed by the National Government lost their lives in fighting forest fires in 1910. Nearly five million acres of national forest land were burned over—an area greater in extent than the whole state of New Jersey; in fact, an area only a trifle smaller than the combined area of Connecticut, Delaware, and Rhode Island. Almost a quarter of a million acres of our national parks were burned over in these destructive fires. The loss by fire in the national forests alone last year amounts to the appalling sum of more than \$26,000,000. It is not a pleasant tale to read when one has assembled the data.

But to return to the available material regarding fire losses in urban communities. **A comparison of the average annual cost of maintaining fire departments in European and American cities indicates that the cost in European cities is twenty cents per capita, and in corresponding cities in the United States \$1.53 per capita, or seven and one-half times as great.** "It is reasonable to assume" says the Survey, "that when building construction in the United States shall have reached a condition similar to that in Europe our annual cost on this item alone may be reduced from more than \$25,000,000 to \$3,000,000, or to less than one-seventh of the present total."

It may seem a case of coals for Newcastle to repeat these figures to an audience that knows them far better than I. Indeed, I do not doubt that the average intelligent citizen of the United States is aware of the fact that fires in America are comparatively frequent. He undoubtedly appreciates in a general way that a large percentage of our fires are from preventable causes, and that the sacrifice of life and property through loss by fire is, much of it, needless. What he does not fully realize is his own duty, and the duty of city, state, and nation in the premises. He understands as yet but vaguely the significance of that change of public sentiment which has made of the movement for the Conservation of our Natural Resources a broader and deeper movement for the Conservation of our National Resources. He glimpses but dimly how great an obstacle to human progress and to human happiness is

needless waste, whether it be in the use we make of the products and the forces of nature, or the productions and the energies of men. If the justification of private property is that it tends to promote the common good through increased energy and increased efficiency, which is the antithesis of waste, then the broadest application of the principles of conservation should extend to our created as well as our natural resources, for in the last analysis the loss by fire of a city building owned by an individual will be just as important to the people of the United States as the loss by fire of timber in the public domain. Both the building and the timber are assets of the nation. If they are destroyed these assets are wiped out. No system of taxation will serve to bring them back, whether this tax be collected by the constituted authorities under the law, or collected by private interests as premiums on policies of insurance. In either event, the taxation is paid by the owners of property and it is ultimately borne by the community as a whole. Reforestation costs money which must be levied through taxation in some form. Rebuilding a dwelling house, or a business block, or the business district of a city, costs money, a large proportion of which under insurance methods is assessed against property which has not burned. It is the people who pay, whether they own land or buildings or other things of value. It follows thus that the question of fire waste is of direct pecuniary interest to every citizen. Beyond the individual pecuniary interest, there is also the obligation of each citizen to his fellows to so protect his property and conduct his affairs as not to endanger the lives and property of his neighbors.

*It is the duty of organized society to protect its members in life and property. But organized society, it is clearly shown, has been remiss in its duty. The obligations of municipal, state, and national government have not been met. **I have been asked what, in my opinion, the National Government could do which might result in benefit to the citizens as a whole in securing a reduction in the enormous and disproportionate loss by fire in the United States.** I would answer that Uncle Sam first of all should set the example by properly protecting that which is his. So far, he has not done his full duty in protecting our natural resources, but it must be admitted that in some respects he has been a careful and farseeing guardian of his other property.*

The United States Government is the owner of buildings costing more than \$300,000,000, and is spending each year more than \$20,000,000 in new buildings. It is the policy of the Government not to insure its buildings against loss by fire, but to reduce the risk of fire. Did it insure, its annual premium would amount to more than \$600,000. Calculating that it can take no unnecessary risk in these buildings, the Government, through its scientific bureaus, has made searching investigation into the combustible character of materials for use in construction work, and these investigations have not only been of immense value to the Government but, as their results are free to all, have benefited the whole country.

To state them briefly, these results have attracted attention to the necessity of developing cheaper fireproof materials, so that property owners may be encouraged to construct buildings that will better resist fire, and *they also have shown the necessity of better building codes in cities, and especially of a better enforcement of the codes already enacted if the present great fire losses are to be diminished.* Investigations point to the fact that fireproof buildings will be constructed at less expense in the future than in the past, and that the difference in cost between fireproof and inflammable buildings will soon cease to be an encouragement to flimsy construction.

The National Government is proceeding also to minimize possibilities of fire in the national forests, the national parks and the Indian reservations by more effective regulations—among them, regulations to check the starting of blazes by sparks from locomotive smokestacks. These regulations, with like regulations recently enacted by a number of states, have resulted in the invention of thousands of spark arresters. Almost daily the patent office is in receipt of new protective inventions of this character. The Bureau of Mines already has done notable work of an educational character to bring about a reduction of hazards from fire in mines. The government property afloat in the United States Navy, I learn, is most thoroughly protected from fire. The National Electrical Code is one set of your specifications of which I believe you are justly proud, and this code is rigidly enforced in connection with the electrical equipment of naval vessels.

Thus, by precept and example, it will be seen that the National Government is not lagging altogether in the work of fire prevention and fire protection. It can do more, though naturally its powers are limited as compared with those of the states, and its chief work very probably will be in the investigations and educational publications of its scientific bureaus, particularly of the Geological Survey, the Bureau of Mines, the Forest Service and the Bureau of Standards.

It is gratifying to note that Congress is awakening to the necessity of dealing with the question of fire waste. A few days ago, Representative Jackson, of Kansas, introduced a joint resolution providing for an investigation, under the direction of the President, "for the purpose of collecting statistical data relating to the loss of life and property by fire in the United States, the reasonableness of rates charged for fire insurance, and the relation of such rates to the causes of fire losses," and appropriating \$250,000 to meet the expenses of such investigation. This joint resolution is now before the House Appropriations Committee. *During the closing session of the Sixty-first Congress, two bills were introduced dealing with the hazards of the ordinary phosphorous or parlor match.* Two bills of similar nature have been introduced in the present Congress, one by Representative Esch and one by Representative Mann. Both are now before the Committee on Ways and Means.

*A number of the states have enacted fire marshal laws during recent years. In one or two states we find measures covering the instruction of children in public schools on these topics. The question of fire inquests has been agitated in some sections, the idea being to attempt to fix the cause and blame for fire losses, similar to the practice in Germany where investigations of this sort follow from a tenant to owner, from owner to architect, from architect to builder, until the responsibility finally is determined. In the western timbered states very excellent laws are being worked out for the prevention of forest fires, but not yet have those states fully awakened to the necessity of making adequate appropriations for fire patrols of private or state-owned forest lands. **State fire marshal laws should be found in more states than at present, should be more comprehensive, and should be more rigorously enforced, particularly with a view to covering the needs of the rural districts.***

***The Baltimore conflagration and the San Francisco disaster gave an impetus to the movement toward fire protection in cities,** where possibly we are relatively weakest of all. I understand that the National Board of Fire Underwriters has spent several hundred thousand dollars in sending corps of experts to report on the conflagration conditions in all of the larger cities, and has followed the work up by reports on many of the smaller. In these reports we naturally find prominently mentioned the necessity for adequate building laws, rigidly enforced. High pressure water systems for fire services have been installed in several of the larger cities, and have proven successful in a measure. I notice that some engineers are suggesting that the abnormal water damage sometimes occasioned by the use of these systems could be minimized by extending the systems to connect with building equipments, thus bringing the source of water supply either to or adjacent to the seat of the fire. Ordinances for safeguarding explosives and combustibles have been adopted in some of the cities. Investigations which have been made by the National Board of Fire Underwriters have focussed attention on one of the sources of failure, and that is, partisan politics in municipal fire departments. Wherever the tenure of office of responsible heads of city departments of public safety is not dependent upon election returns, the best results seem to have been achieved. **In other words, where appointments of fire chiefs and fire marshals and firemen are dependent on merit rather than on political contingencies, the public receives a larger measure of protection.** Men fully equipped for administrative duties in connection with fire departments and inspection forces cannot usually be obtained where tenure of office is limited to a period of two or four years.*

When we consider the fact that our greatest losses in property and life by fire are within the cities, it becomes evident that we must look to the municipal governments chiefly for bettering conditions. It is estimated by the Geological Survey, from the statistics at hand, that nearly one half the value of all the new buildings constructed in the cities of the United States within one year is destroyed by fire. The reformation can be accomplished only by constant and consistent work for the passage and enforcement of improved building ordinances; for the perfection and carrying into effect of comprehensive plans for the removal of conflagration conditions; for the upbuilding of departments of public safety fully equipped with modern apparatus, and administered by trained and permanent forces; for the enactment and enforcement of ordinances which will safeguard explosives and combustibles; and for the installation of separate high pressure water systems for fire service where conditions warrant. I am reliably informed that there is not a city in the country which is not open to some improvement in its practices and methods relating to these subjects.

These are the things which must be done, but they cannot be accomplished without constant and widespread agitation. It takes the force of public opinion to accomplish any reform, and your association should receive hearty aid and encouragement, for through it much of the educational work which is a prerequisite to any successful agitation may be accomplished. There is a real and a vital necessity for teaching each citizen of the United States the significance of the national fire waste. The truth in regard to our national ash heap should be brought home to each person having a family to protect and property to preserve.

It seems ridiculous that a people so apt and so eager to seek out and destroy the mysterious and hidden enemies of mankind, should be so slow and sluggish in fighting a foe so plainly in sight and so readily vanquished. We have led the world in seeking out the causes of pestilence and removing them. We are in the very vanguard of the battle against tuberculosis, typhoid and yellow fever, and still we stand apart and let the older nations lead the fight against an enemy much more easily conquered.

*To arouse the people against the fire foe is our task. If there were any dispute as to the facts, if anyone opposed a movement to check the fire loss, the American people might more readily become partisans of this movement which you are leading. But there is no difference of opinion regarding the essentials. **The average American citizen would admit that our fire waste is in the nature of a national disgrace.** The task is to make him do something to remedy conditions. You must popularize your movement, and create a general demand for adequate laws and thorough enforcement. To relieve the people of the unnecessary burden which they are now carrying, you must teach them the importance and the significance of that burden. You must show them the necessity for a defence against this common enemy. Organized methods must be adopted for bringing the significance of the fire*

waste before every person who will read the written word or listen to the spoken one. Let the people once realize the exact facts of their own negligence, and they will be swift to provide the remedy. If, in the resulting benefits, the underwriter of fire insurance will share with the public at large—a feature which this Association has been far-seeing enough to understand—it will not diminish our obligations for your effective and public spirited leadership. (Long continued applause.)

The Chair: I wish to recognize one of the founders of this Association, one of its first presidents and one who holds the distinction of being one of three honorary members of this Association, Mr. U. C. Crosby, of New York. (Applause.)

Mr. Crosby: Mr. President, the splendid address to which we have just listened from one of the cabinet officers of the National Government seems to me to be a fitting climax of what I have dreamed about for 30 years. At the first meetings of this Association, over which I had the honor of presiding, I addressed an audience of 25 or 30 men, representatives only of Underwriting Associations. To-day, sir, you preside over this splendid audience, composed not only of representatives of Underwriting Associations but of all the great national engineering and business associations of the country united for defense against fire. It seems to me most fitting that such an audience should be present to welcome the Secretary of the Interior and to listen to his address to-day,—and I move, sir, a vote of thanks from this Association to the Secretary for his presence among us.

*The Chair: May I ask a second to the motion from **Mr. George W. Babb, of New York, President of the National Board of Fire Underwriters?***

*Mr. Babb : Mr. President and Gentlemen of the Association, it certainly causes me rejoicing to second this motion, as it has caused me to rejoice to listen to the address of the Secretary of the Interior. It is a great step in the progress for which the National Board has long been working and has been working with the assistance of your Association, that the government has at length awakened to the fact that one of the greatest wastes in the country has been the waste by fire,—**and in nearly every sentence of the Secretary I was reminded of work done by the National Board.** The National Board prepared data similar to that quoted from the Geological Survey before the work of the Geological Survey was done. **In 1905 the National Board, through the generous aid of the United States Government, was enabled to gather the statistics of the fire waste in European countries and European cities.** It fell to my lot at that time to be Chairman of the Committee on Statistics and it occurred to me that we ought to know what the fire waste in other civilized countries was and to be in a position to make a comparison, because I knew that a picture was more effective in the minds of most people than mere language and explanations. By the aid of the government we got those statistics which probably we could not have gathered without such aid, and when the lamented General Agent Miller of the National Board and myself tabulated and drafted from the report of the*

government the statistics of the fire waste in Europe and compared them with our own record in the United States and discovered that the fire waste here was eight times that of other civilized countries, **we had a story that was a picture of devastation, of inexcusable negligence, of rascally waste, absolutely defenseless.** That picture appears in the report of the Committee on Statistics of the National Board for the year 1906. Now, you all know what a foundation that report has been for the comparison of the fire waste between the United States and other civilized countries, and you all know how much has been written and spoken on that subject, and how that information has driven home to the American people their negligence, their carelessness, their wastings. **Later the Geological Survey took up the work, and the National Board was delighted to find that the information gathered independently confirmed the statistics which we had prepared and published.** Then when, through the efforts of President Roosevelt and Mr. Pinchot, a National Conservation Commission was appointed, the National Board made known that one of the greatest wastes of this country was the fire waste; and suggested that we ought to be represented on that Commission, we received a very polite request from Mr. Pinchot to send on a delegation to Washington. We went there and presented an address, which we repeated and amplified at St. Paul that year. Now, the American people are at last aroused to this senseless waste by fire, and I rejoice that **we now have the active aid of the United States Government in assisting us in bringing our cause to the front** and doing all that it can to bring about the adoption of measures calculated to reduce this fire waste. The Conservation Commission had no influence with the states; it had no influence with the municipalities; but it adopted resolutions which we prepared and submitted recommending that state governments and municipalities adopt certain measures which would inevitably tend to reduce this fire waste.

Until recently it has appeared to me that the American people felt that when they had unnecessary fires they were merely sticking insurance companies, and that they did really fail to appreciate the fact that they were putting a tax on their neighbors. Every man who has an unnecessary fire—it is needless to say in this audience—imposes a penalty on his neighbor. But it is only in recent years that our people have seemed to come to the appreciation of that. They have seemed to feel that the insurance company had some occult means of gathering within itself funds with which to meet the fire losses. I think one of our great missions today is to bring home to our people the fact that every one who has an unnecessary fire has imposed an additional tax upon his neighbor and has done an unneighborly act. (Applause).

Gentlemen, I see before me men who are co-operating with the National Board, and I will take this opportunity of expressing this appreciation of the National Board for your valuable services and your interested co-operation.

The Chair: I am sure that every gentleman in the room would add his testimony to what has already been given in thanks to Secretary Fisher for this powerful aid to our cause. In putting the motion which has been made I will ask the members to rise, and thereafter I will declare an adjournment for a short period that those of our members who are present may meet Secretary Fisher briefly. I regret that this discussion cannot be prolonged, as the Secretary has a very important engagement in another direction. All those in favor of Mr. Crosby's motion, expressing the thanks of the Association, will please rise.

The motion was unanimously adopted by a rising vote.

While the remarks of Secretary Fisher regarding the Federal Government's increasing interest in fire prevention and fire protection were of great interest to the National Fire Protection Association at this point in time (1911), clearly the impetus for increased fire prevention/protection measures in the United States remained in the realm of the private sector, specifically the fire insurance industry.

Both the National Fire Protection Association and Underwriters' Laboratories were created and supported by the National Board of Fire Underwriters and the cooperation between these three organizations was very close. Hence, the commentary by the President of the NBFU at the fifteenth Annual Meeting of the NFPA was of much more significance than the Secretary's remarks.

It should be noted that the active participation of the officers of the NBFU at an Annual Meeting was rare.

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