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## FIRE PROTECTION HISTORY-PART 148: 1916 (THE PRESIDENT'S ADDRESS)

By Richard Schulte

In 1916, Woodrow Wilson was the President of the United States and the Great War (World War I) engulfed the European Continent. With the specter of the involvement of the United States in the war in Europe, the National Fire Protection held its twentieth Annual Meeting in Chicago in early May. As was the custom, the President of the Association addressed the meeting. The following is the text of the NFPA President's address at the meeting:

"The Chair: We will now listen to the President's address.

## PRESIDENT'S ADDRESS. President, Charles E. Meek, of New York.

History repeating itself is well demonstrated by the annual gatherings of the National Fire Protection Association. Each year those most earnestly interested in the work meet in convention for the purpose of discussing the highly important economic question of how to reduce the tremendous fire loss experienced annually in this country.

This organization was formed with two well defined objects in view, and to a large extent its work has divided in a natural way, but with full co-operation between the two branches. The technical branch has performed a splendid service in giving to the country standard specifications for anything relating to fire prevention or protection. These standards are revised whenever necessary, and others are prepared to meet new conditions. It is well to here emphasize the fact that members have contributed their experience and skill to the preparation of these standards without hope of reward other than the satisfaction which comes to those who know they have contributed to a worthy cause. The educational branch is performing a service the value of which can not be over-estimated. It is leading a general campaign against waste by fire. From this brief statement of the Association's activities you will see that there is an opportunity for every man to perform some sort of service.

To some extent the organization's efforts have been retarded through the necessity of forced economy. It has been compelled to forego much practical work in order to make both ends meet. The fact that it has reached its present position of influence is due to the generous support of its members and the faithful and untiring efforts of its officers. It is proper at this point to refer to the high standard of our Secretary-Treasurer's work. Sincere in his convictions, sober in his thoughts, dignified in demeanor, he presents our case with credit to himself and honor to the Association. The cause is fortunate in having such an able advocate. (Applause)

As intimated a moment ago, the extension of our work has been hampered through lack of funds, which I hope will be at least partly overcome through the moderate increase in dues recommended by a committee whose report will be submitted for your consideration and, I trust, favorable action.

In your President's judgment, the time has arrived for us to conduct a vigorous campaign for an increased membership. This can only be accomplished through systematic effort, and I strongly urge the adoption of a resolution authorizing the appointment of a Committee on Membership to formulate and carry out a definite plan of action. The business men of the country, especially, should be strongly appealed to, for ultimately they will receive the greatest benefit.

While the question of fire insurance is not a subject for discussion on the floor of this convention, I feel that this is an opportune time to direct attention to the radical and unfair legislation of recent years which has been aimed at the fire insurance business. Lawmakers have sought to regulate and, in some cases, to actually control, even to the point of confiscation, the operations of the companies. This has produced serious situations, threatening at times to destroy the credit of many business men. Most of these attacks have been founded upon nothing more than ignorance, prejudice, and misinformation. Regulation along proper lines is as acceptable to the companies as it is to the public they serve, but it must be brought about by intelligent action and with a desire to protect the interests of the public and safeguard the capital invested. In the last analysis, fire insurance enters into almost every business transaction. A merchant who fails to protect his stock against fire damage has practically no credit. Commodities offered as collateral to bank loans are not acceptable unless insured against fire. It strikes me that the campaign of education now being conducted in the West by some of the insurance companies could well be made general and I believe it would be productive of a better understanding between the general public and the companies, producing in the end a spirit of co-operation, not only in matters such as the one just referred to, but also in extending the interest in fire prevention. Instead of badgering the fire insurance companies, the lawmakers might better turn their attention to the enactment and enforcement of proper laws and ordinances for the purpose of safeguarding life and property against the ravages of fire. (Applause) This would also accomplish the result which has been sought in the manner first referred to, namely, reduced rates. Proper fire protection has had a greater effect on rates than all the half-baked legislation of recent years.

There are hundreds of cities and towns in this country subject to the danger of a conflagration such as swept Augusta, Ga., Nashville, Tenn., and Paris, Texas. These places were all warned of their danger. The editor of the Bulletin of the National Association of Credit Men sized the situation up in a keen way when he wrote:

"It is unfortunate that such a lesson as Augusta has learned must needs come home through such a personal disaster. It is a pity that men will not admit that the ills which come to others, and to other communities, they are themselves liable to. It is because of an unwillingness to admit these possibilities that men do not take those ordinary precautions which experts have shown are so effective. Every city, every day, should be working for a bigger and a better and a safer city, and thus make it harder and harder for disaster to enter its gates."

There is evidence that the lesson taught by these fires will bear fruit in the rebuilding of the cities. Augusta has announced the adoption of the Standard Building Code of the National Board of Fire Underwriters.

One of our discussions is to be devoted to the subject: "Protection of High Value Districts." Every city of any importance commercially has a high value district— which should be sufficient inducement to attract the support of the business interests in securing ample fire protection. The fire losses of the country for the twelve months ended June 30, 1915, amounting to \$194,964,100, were a serious drain upon its resources. During the same period the bankruptcy courts reported failures with liabilities amounting to \$245,055,004. In some years the fire losses have exceeded the losses caused by failures.

The City of New York has escaped for many years a conflagration of any size, during which time conditions have gradually improved. An efficient fire department, buildings with increased fire protection, the installation of a high pressure water system, and a better understanding of the entire subject all contributed to this. It is interesting to note that the Fire Commissioner attributes some of the improvement to the inspection system by firemen–a system suggested and advocated by the National Fire Protection Association.

To me the work of the National Fire Protection Association is so deeply interesting that it is with difficulty I can curb my enthusiasm to tell the whole story. Realizing that others have rights in this convention, I have endeavored to be brief.

In closing, let me urge the continuance of our general line of action. We cannot afford to have any of our cities considered as slackers. They must erect under a recognized building code, maintain fire and water departments on an efficient basis, require the use of fire protection equipment in every public building—and I include in this school-houses, churches, theatres and factories—adopt and enforce ordinances regulating the handling of explosives and inflammables, and eliminate, so far as possible, all fire hazards.

Let me officially thank those who have been associated with me in the management of the Association's affairs during the past year, the various committeemen who have served the organization so well, and the membership at large for its substantial support. All have worked together in the common cause, looking to the elimination of our excessive fire losses. (Applause)

The Chair: Gentlemen, you have heard the very able, eloquent and comprehensive address of your President, in which he has reviewed the work of the Association in the past and made pertinent suggestions for the future. What is your pleasure?

Mr. Richard J. Morawetz (National Association of Credit Men): Mr. Chairman. My long acquaintance and association with your President in connection with the work of the National Association of Credit Men, assured me that he would render distinguished service as President of the N. F. P.A. The very able address just read emphasizes the fact that you have chosen well in making him your President. I take considerable pleasure in moving that the recommendations in the address just read be submitted to the Executive Committee for consideration.

The motion was seconded and carried."

Quite an eloquent speech given by the President of the National Fire Protection Association.

Two things of note with regard to the President's comments-first, the reference to the building code published by the National Board of Fire Underwrites as the Standard Building Code, and second, included in the list of reasons why New York had not suffered a major conflagration similar to the Great Fires that swept through some of the major cities in America was the fact that the Fire Department had instituted a program of fire prevention inspections. In fact, both New York and Philadelphia had installed a high pressure water supply system in portions of the cities and developed a fire prevention inspection program and both cities were spared from major destruction by conflagration. A coincidence perhaps, but then again, perhaps not.

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