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FIRE PROTECTION HISTORY-PART 43: 1906 (THE PRESIDENT'S ADDRESS/ THE SAN FRANCISCO EARTHQUAKE AND FIRE)

By Richard Schulte

The tenth annual meeting of the National Fire Protection Association (NFPA) took place shortly after the earthquake and fire which destroyed the City of San Francisco. The following is the text of the NFPA president's address at the annual meeting in 1906:

“ADDRESS OF PRESIDENT C. A. HEXAMER.

When, a few minutes ago, as President of this Association, I had the honor of calling the Annual Convention to order for the sixth time, the thought coming most forcibly to my mind was the growth of this Association during the past decade. Comparing the first meeting in New York City, when there were present at the deliberation hardly a score of persons, with the last annual convention, when the average attendance at the meetings was upward of 250, it is evident that the work taken up by the few in 1896 will not fail to reach the desired results by the efforts of the many in 1906. It was to be expected, due to the great disaster the fire insurance interest in the United States has suffered in San Francisco a month ago, that the attendance at the annual convention of this year would be reduced; in fact the question of postponement of this meeting until the Fall was discussed. It is the more gratifying to find that this, the opening meeting of the 1906 convention, indicates an attendance of members larger than at New York last year.

The present membership of the Association is: Active Members, 50; Associates Members, 713; and Subscribing Members, 238.

The report of the Executive Committee will bring before you matters of interest considered during the year, and suggestions for your present consideration. The reports of various standing and special committees will receive your careful consideration. The Secretary's report and the report of the Treasurer will present to you the present condition, financial and otherwise, of the Association.

The appalling disaster which by earthquake and fire destroyed the great city of San Francisco is of too recent date to allow commenting on the lessons presented to the insurance engineer. The interference with and probable entire destruction of the water supply entirely eliminates the question of fire extinction, that being an occurrence which no one could foresee, and which perhaps cannot be guarded against. That the City of San Francisco, even under ordinary conditions, was subject to a conflagration, was clearly pointed out in the report of the Engineers of the Committee of Twenty. The insurance engineer and the underwriters cannot fail to appreciate the excellent work being done by the Committee of Twenty of the National Board of Fire Underwriters, in pointing out the dangers from fire in the various cities reported on, and suggesting the remedy. Correction of defects, however, can only be secured by united efforts. I would recommend that this Association as a whole, and its members individually, use their best efforts to support the work of betterment in general condition of our cities in line of construction and protection against fire, as shown to be necessary by reports of the Committee of Twenty.

The Committee on Statistics of the National Board of Underwriters at the annual meeting of the Board held in New York on May 10th, reported at length on the fire records of American cities having a population of over 20,000. The average fire loss of the United States and Canada for the last five years is reported to be about \$173,000,000. Through the co-operation of the Consular service, the Committee was able to make comparison of fire losses in a number of European countries, showing a per capita loss by fire as follows:

FIRE LOSS.

Country.	Years.	Annual average.	Population, 1901	Loss per capita
Austria.	1898-1902	\$7,601,389	26,150,597	\$0.29
Denmark.	1901	660,924	2,588,919	.26
France.	1900-1904	11,669,275	38,595,500	.30
Germany.	1902	27,655,600	56,367,178	.49
Italy.	1901-1904	4,112,725	32,449,754	.12
Switzerland.	1901-1903	999,364	3,325,023	.30

On an average for all of \$0.33 per capita.

The total loss for the United States as reported in the "Chronicle" tables and by the "Journal of Commerce" was \$866,617,705 for five years ending 1905, or an average of \$173,323,541 per annum, which upon a population basis of 70,000,000 gives a per capita loss of \$2.47. Comments on these figures are unnecessary.

It is my sorrowful duty, as your presiding officer, to announce the death of our esteemed and honored fellow member, Herbert Wilmerding, who died in New York City on May 30, 1905. Herbert Wilmerding was known to you all. His qualities as a man and associate did not fail to appeal to you. His knowledge of, and clear conception of the numerous subjects coming before this Association, made him of exceptional value to us in our deliberations. Scholarly in his attainments, honorable in his dealings, cheerful and pleasant in his intercourse, his death has left a vacancy difficult to fill. May his memory be ever with us. A special committee will submit to you for adoption suitable resolutions bearing on our loss.

In closing this [is] my sixth consecutive term as President of this Association. I wish to extend to you all my heartfelt thanks for your loyal support throughout my term of office, trusting that the same support may be given to my successor. As President of the Association I have no recommendations to make.

The Chairman. Gentlemen, you have heard the very interesting address of our President. What is your pleasure?

Mr. Goddard. I move that the address be accepted, and printed in the transactions.

The motion was seconded and unanimously carried.

Source: *Proceedings of the National Fire Protection Association, Volume 1904-1907*

Mr. Hexamer's comments on the earthquake and fire which destroyed the City of San Francisco are of interest, however, the property loss statistic comparison between European countries and the United States is even of more interest. No reason for the difference in the per capita losses was given, however.

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